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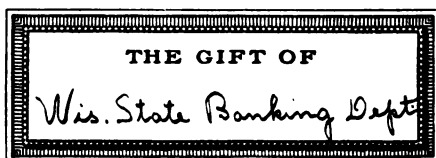
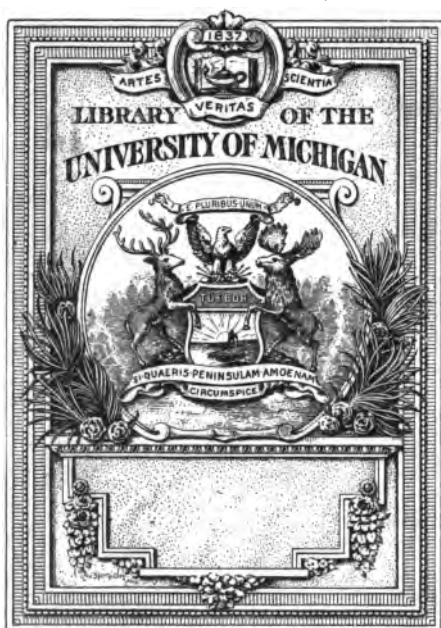
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THIRTEENTH ANNUAL REPORT  
OF THE  
COMMISSIONER OF BANKING  
ON THE CONDITION OF THE  
**Building and Loan Associations**  
OF WISCONSIN

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Submitted to the Governor, March 15, 1910



MADISON  
DEMOCRAT PRINTING COMPANY, STATE PRINTER  
1910





# THIRTEENTH ANNUAL REPORT

OF THE CONDITION OF THE

## Building and Loan Associations OF WISCONSIN.

MADISON, Wis., March 15, 1910.

HONORABLE JAMES O. DAVIDSON,

*Governor of Wisconsin.*

SIR: As required by Section 2014—16, Wisconsin Statutes, I have the honor to submit herewith the thirteenth annual report of the state banking department on the condition of building and loan associations of Wisconsin for the year ending December 31st, 1909, based upon sworn statements rendered by each of the fifty-three associations operating in this state.

The total number of shares of installment stock outstanding is 143,173 $\frac{3}{4}$ , which is 20,275 more than on December 31st, 1908.

Assets have increased from \$4,730,694.95 in 1908, to \$5,268,853.41 in 1909, showing an increase of \$538,158.46.

Outstanding shares of paid up stock number 5,697 65/100, a gain of 185 24/100 shares since last report..

Real estate holdings were increased from \$63,480.82 to \$69,429.29. The contingent fund increased from \$85,124.21 to \$89,699.49, a gain of \$4,575.28.

The total operating expenses for the year 1909 amounted to \$52,391.65, which is a trifle less than one per cent. of the total assets.

Wisconsin State Banking Report 6-6-10g

A comparison of the principal items of assets and liabilities on December 31st, 1909, and on December 31st, 1908 is afforded in the following table:

<b>Assets.</b>	<b>Dec. 31, 1909.</b>	<b>Dec. 31, 1908.</b>	<b>Increase.</b>	<b>Decrease.</b>
Loans on mort. security .....	\$1,651,765 52	\$1,161,984 51	\$489,781 01	.....
Loans on stock security .....	323,067 54	290,209 81	32,767 73	.....
Other loans and bills rec. ....	8,439 84	7,653 66	786 18	.....
Real estate .....	69,429 29	63,481 82	5,948 47	.....
R. E. sold on contracts .....	54,788 63	57,180 60	.....	\$2,391 97
Cash .....	80,622 25	83,380 51	.....	2,758 26
<b>Liabilities.</b>				
Installment stock .....	\$3,615,473 39	\$3,253,951 50	\$381,521 80	.....
Paid up stock .....	534,454 40	514,223 42	20,230 98	.....
Contingent fund .....	89,699 49	85,124 21	4,575 28	.....
Bills payable .....	263,968 18	219,226 72	44,741 46	.....
Undivided profits and dividend account .....	675,899 20	553,573 30	122,325 90	.....

Four new building and loan associations were organized and commenced business during the year, as follows:

1. First South Slavic Loan and Building Association, Milwaukee, Wis.
2. Orzel Bialy Building and Loan Association, Milwaukee, Wis.
3. Second Bohemian National Loan and Building Association, Milwaukee, Wis.
4. Skarb Pulaski Building and Loan Association, Milwaukee, Wis.

The Home Building and Loan Association of Milwaukee, Wisconsin, liquidated and paid all stockholders and creditors in full.

All the associations have been examined during the year and show a marked increase in volume of business done.

Respectfully submitted,

MARCUS C. BERGH,

*Commissioner of Banking.*

## ABSTRACT OF REPORTS

OF

## Building and Loan Associations

DECEMBER 31, 1909.

## ASSETS.

Loans on real estate.....	\$4,651,765 52
Loans on stock.....	323,067 54
Accrued and unpaid interest, premium and fines.....	23,924 82
Real estate.....	69,429 29
Judgments.....	30,315 13
Real estate sold on contracts.....	54,788 63
Taxes advanced.....	7,356 35
Insurance premiums advanced.....	1,623 98
Bonds.....	1,100 00
Furniture and stationery.....	3,498 56
Due for stock assessments.....	2,920 95
Bills receivable and other loans.....	8,439 84
Expense account.....	197 09
Other assets.....	9,803 46
Cash in hands of treasurer.....	61,840 10
Cash in hands of secretary.....	18,782 15
Total assets.....	\$5,268,853 41

## LIABILITIES.

Dues on installment stock.....	\$3,635,473 39
Dues paid in advance.....	13,190 93
Paid up stock.....	534,454 40
Contingent fund.....	89,699 49
Unearned premiums.....	3,538 25
Interest and premiums paid in advance.....	1,072 14
Incomplete loans.....	23,024 72
Matured stock.....	7,500 00
Bills payable.....	263,968 18
Interest payable.....	2,539 13
Dividend account.....	344,724 79
Undivided profits.....	331,174 41
Special deposits.....	3,838 49
Surplus fund.....	2,574 38
Other liabilities.....	12,050 71
Total liabilities.....	\$5,268,853 41



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**REPORTS**

**OF**

**Building and Loan Associations.**

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## MUTUAL LOAN AND BUILDING ASSOCIATION,

*Appleton, Wisconsin.*

Office at Post Building.

Incorporated August 30, 1892. Authorized Capital, \$200,000.

S. R. WAGG.....President | JOS. ROSSMEISAL.....Treasurer  
 ELIZABETH MCGILL.....Secretary | FRED V. HEINEMANN.....Attorney

## DIRECTORS.

S. R. WAGG, G. M. MILLER, ALBERT VERHOVEN,  
 JOS. ROSSMEISAL, W. L. LAMB, J. W. COTTER,  
 O. P. SCHLAFER, FRED V. HEINEMANN, ELIZABETH MCGILL.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$58,454 77	Dues on installment stock.....	\$30,805 07
Accrued and unpaid interest.....	339 32	Paid up stock.....	37,191 00
Fees.....	45 00	Contingent fund.....	233 84
Real estate.....	4,960 82	Bills payable.....	350 00
Real estate sold on contracts.....	2,305 71		
Taxes advanced.....	700 02		
Insurance premiums advanced.....	253 67		
Furniture and stationery.....	40 00		
Sinking fund.....	233 84		
Cash in hands of treasurer.....	160 91		
Cash in hands of secretary.....	1,085 85		
Total assets.....	\$68,579 91	Total liabilities.....	\$68,579 91

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.....	\$471 85	For real estate loans.....	\$10,025 00
From dues on installment stock.....	12,465 98	For withdrawals of stock: Dues.....	7,451 05
From paid up stock.....	16,867 60	For matured stock: Dues, \$2,750.00; profits, \$151.25.....	2,901 25
From premiums.....	3,262 51	For paid up stock W. D. or retired.....	11,859 50
From fees.....	44 25	For interest on paid up stock.....	1,577 61
From R. E. loans repaid.....	5,659 00	For bills payable repaid.....	4,060 00
From taxes repaid.....	239 00	For interest on bills payable.....	71 08
From insurance premiums repaid.....	9 10	For real estate on land contract.....	2,034 00
From real estate sales.....	2,431 00	For taxes advanced.....	110 66
From bills payable.....	1,650 00	For insurance premiums advanced.....	22 00
From deposit.....	139 74	For salaries.....	650 00
		For stationery, postage, printing and rent.....	28 25
		For contingent fund.....	122 50
		For dividends.....	482 37
		Cash on hand Dec. 31st.....	1,246 76
Total receipts.....	\$43,240 03	Total disbursements.....	\$43,240 03

Officers Bonded.		Amount of Compensation Per Annum.	
Secretary .....	\$2,000 00	Secretary .....	\$600 00
Treasurer .....	500 00	Treasurer .....	40 00
Other officers .....	500 00	President .....	50 00
		Total salaries for the year .....	\$690 00

Total operating expenses for the year ending December 31, 1909.... \$676 25

## MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	178	68
Number added during the year.....	12	10
Total .....	190	78
Number whose membership has ceased during the year .....	3	5
Total number of shareholders Dec. 31, 1909.	187	73

## STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	3,024	718
Number of shares issued during the year.....	260	338
Total .....	3,284	1,056
	Installment.	Paid up.
Number of shares withdrawn during the year.....	149	138
Number of shares retired during the year.....		174
Number of shares matured during the year.....	55	
	204	312
Number of shares in force Dec. 31, 1909....	3,080	744

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	1,080
Number of shares pledged during the year.....	200½
Total .....	1,280½
Number of shares released during the year.....	113
Present total number of shares pledged.....	1,147½



# ASHLAND COUNTY BUILDING LOAN AND INVESTMENT ASSOCIATION,

*Ashland, Wisconsin.*

Office at No. 523 W. 2nd Street.

Incorporated March, 1902. Authorized Capital, \$2,000,000.

C. N. CRAMER.....President R. B. PRINCE.....Treasurer  
V. J. QUAN.....Secretary C. A. LAMOREUX.....Attorney

## DIRECTORS.

C. N. CRAMER. G. S. RODD. B. JACOBS.  
JOHN BERG. R. W. PARSONS, E. J. STAHL.  
R. B. PRINCE, J. I. LEVY, O. W. WILLIAMS.  
J. WILMAN. JOHN SANDSTROM. THOS. EDWARDS.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$88,050 00	Dues on installment stock..	\$75,782 25
Loans on stock.....	9,855 00	Paid up stock.....	5,400 00
Other loans .....	100 00	Contingent fund .....	1,044 25
Real estate .....	952 54	Dividend account .....	19,877 25
Taxes advanced .....	548 39	Undivided profits .....	5 78
Insurance premiums ad- vanced .....	66 20		
Cash in hands of treasurer	2,337 40		
Total assets .....	\$101,909 53	Total liabilities .....	\$101,909 53

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$1,834 47	For real estate loans.....	\$21,900 00
From dues on installment stock.....	19,483 50	For loans on stock.....	4,890 00
From paid up stock.....	2,500 00	For withdrawals of stock:	
From interest .....	8,199 21	Dues, \$1,525.50; profits.	
From fines.....	107 27	\$189.63 .....	1,715 13
From fees .....	184 50	For matured stock: Dues,	
From profits on withdraw- als .....	45 77	\$3,200.00; profits, \$300.00.	4,000 00
From rents .....	100 00	For paid up stock W. D. or retired .....	6,600 00
From R. E. loans by ma- turity of stock.....	1,000 00	For interest on paid up stock .....	343 77
From R. E. loans by fore- closure .....	1,950 00	For bills payable repaid....	600 00
From taxes repaid.....	1,176 02	For interest on bills pay- able .....	.1 10
From insurance premiums repaid .....	3 00	For real estate by foreclos- ure .....	952 54
From stock loans repaid....	1,850 00	For real estate loss from foreclosure .....	155 06
From real estate loans re- paid .....	6,361 00	For taxes advanced .....	991 34
From bills payable.....	600 00	For insurance premiums ad- vanced .....	69 20
From other receipts.....	19 30	For salaries.....	603 00
		For stationery, postage, printing .....	33 65
		For other expenses.....	36 15
		For rent refund on fore- closure .....	185 10
		Cash on hand Dec. 31st....	2,337 40
Total receipts.....	\$45,414 04	Total disbursements....	\$45,414 04

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$3,000 00	Secretary .....	\$455 00
Treasurer .....	3,000 00	Auditing committee.....	6 00
Other officers.....	500 00	Board of directors and managers receive \$1 for each meeting attended.....	142 00
		Total salaries for the year .....	\$903 00

Total operating expenses for the year ending December 31, 1909.... **\$672 80**

**MEMBERSHIP.**

	Holding Installment stock.	Holding Paid up stock
Total number of members at beginning of year..	187	7
Number added during the year.....	32	..
Total .....	199	7
Number whose membership has ceased during the year .....	8	2
Total number of shareholders Dec. 31, 1909.	191	5

**STATEMENT OF SHARES.**

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,044	95
Number of shares issued during the year.....	363	25
Total .....	2,407	110
	Installment.	Paid up.
Number of shares withdrawn during the year.....	78	66
Number of shares matured during the year.....	40	118
Number of shares in force Dec. 31, 1909....	2,289	54

**STATEMENT OF PLEDGED SHARES.**

	For E. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	835	226
Number of shares pledged during the year.....	218	83
Total .....	1,073	309
Number of shares released during the year.....	78	40
Present total number of shares pledged....	995	269

## ASHLAND SAVING AND LOAN ASSOCIATION,

*Ashland, Wisconsin.*

Office at No. 101 West Second Street.

Incorporated May, 1887.

Authorized Capital, \$500,000.

BURT OLSON.....President | CARL A. RUDQUIST.....Treasurer  
 BEN S. SMITH.....Secretary | BEN S. SMITH.....Attorney

## DIRECTORS.

CARL A. RUDQUIST.      JACOB JOHNSON.      JOHN H. BURCH.  
 BEN S. SMITH.      THEO. R. YANKEE.      JENS WILMAN.  
 HAROLD HANSON.      B. OLSON.      T. E. PUGH.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$26,650 00	Dues on installment stock..	\$19,698 01
Loans on stock.....	1,100 00	Dues paid in advance.....	30 00
Accrued and unpaid interest, premiums and fines..	14 25	Paid up stock.....	4,100 00
Stock installments.....	27 25	Contingent fund.....	1,250 00
Taxes advanced.....	258 85	Bills payable.....	3,000 00
Cash in hand of treasurer..	27 66		
Total assets.....	\$28,078 01	Total liabilities.....	\$28,078 01

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$49 28	For real estate loans.....	\$2,900 00
From dues on installment stock .....	3,619 00	For loans on stock.....	1,600 00
From paid up stock.....	1,200 00	For withdrawals of stock:	
From interest.....	3,024 91	Dues.   \$831.75;   Profits.	
From fines and fees.....	53 62	\$158.18 .....	989 93
From loans by maturity of stock .....	3,450 00	For matured stock: Dues.	
From R. E. loans repaid...	950 00	\$2,447.50; profits. \$2,002.50.	4,450 00
From taxes repaid.....	58 33	For paid up stock W. D. or retired .....	1,000 00
		For interest on paid up stock .....	195 00
		For bills payable repaid...	700 00
		For interest on bills payable .....	139 40
		For taxes advanced.....	55 05
		For salaries.....	300 00
		For stationery: postage, printing .....	26 10
		For other expenses.....	6 00
		For premiums on officers' bonds .....	16 00
		Cash on hand Dec. 31st....	27 66
Total receipts.....	\$12,405 14	Total disbursements ..	\$12,405 14

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,000 00	Secretary .....	\$300 00
Treasurer .....	2,000 00	Total salaries for the year .....	\$300 00

Total operating expenses for the year ending December 31, 1909.... \$348 10

## MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	53	5
Number added during the year.....	4	1
Total .....	60	6
Number whose membership has ceased during the year .....	6	2
Total number of shareholders Dec. 31, 1909.	54	4

## STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	299¾	19½
Number of shares issued during the year.....	41½	6
Total .....	341¼	25½
Number of shares withdrawn during the year.....	22½	5
Number of shares matured during the year.....	22¼	4¾
Number of shares in force Dec. 31, 1909....	296½	20½

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	130¼	8
Number of shares pledged during the year.....	14½	8
Total .....	144¾	16
Number of shares released during the year.....	11½	10½
Present total number of shares pledged....	133¼	5½

# CHIPPEWA COUNTY BUILDING LOAN AND INVESTMENT ASSOCIATION,

*Chippewa Falls, Wisconsin.*

Office at 305 Bridge Street.

Incorporated July 7, 1902. Authorized Capital, \$2,000,000.

W. E. ENNESSY.....President | ERICK MYRMAN.....Treasurer  
JOHN A. MORRIS.....Secretary | F. W. JENKINS.....Attorney

## DIRECTORS.

GEO. B. McCALL,  
H. J. GODDARD,  
ALBERT NUMKE,  
ANDREW LAND.

CHAS. O. LAW,  
F. W. JENKINS,  
W. E. ENNESSY,  
ERICK MYRMAN.

H. B. COLEMAN,  
F. S. ROBINSON,  
NELS JOHNSON.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$32,550 00	Dues on installment stock..	\$20,986 87
Loans on stock.....	900 00	Paid up stock.....	3,500 00
Furniture and stationery...	25 00	Contingent fund.....	253 36
Cash in hands of treasurer.	833 67	Dividend account.....	4,064 23
		Undivided profits.....	24 21
		Loan from bank.....	5,500 00
Total assets.....	\$34,308 67	Total liabilities.....	\$34,308 67

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$437 47	For real estate loans.....	\$14,250 00
From dues on installment stock .....	6,114 89	For loans on stock.....	1,960 00
From paid up stock.....	1,000 00	For withdrawals of stock:	
From interest.....	2,027 36	Dues .....	1,757 74
From fees.....	34 88	For interest on paid up stock .....	219 00
From R. E. loans repaid....	2,476 71	For salaries.....	200 00
From stock loans repaid....	1,650 00	For stationery, postage, printing .....	5 90
From loans from bank.....	6,000 00	For paid on bank loan.....	500 00
		For premiums on officers' bonds .....	25 00
		Cash on hand Dec. 31st....	833 67
Total receipts.....	\$19,741 31	Total disbursements ..	\$19,741 31

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,000 00	Secretary .....	\$200 00
Treasurer .....	3,000 00	Total salaries for the year .....	\$200 00
Total operating expenses for the year ending December 31, 1909....		\$230 90	

**MEMBERSHIP.**

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	87	6
Number added during the year.....	15	1
Total .....	102	7
Number whose membership has ceased during the year .....	6	..
Total number of shareholders Dec. 31, 1909.	93	7

**STATEMENT OF SHARES.**

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	831	25
Number of shares issued during the year.....	154½	10
Total .....	1,045½	35
Number of shares withdrawn during the year....	92	..
Number of shares in force Dec. 31, 1909....	953½	35

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	216½	20
Number of shares pledged during the year.....	144½	78
Total .....	361	96
Number of shares released during the year.....	33½	50
Present total number of shares pledged....	327½	46

## CITIZENS LOAN AND BUILDING ASSOCIATION,

*Eau Claire, Wisconsin.*

Office at National Bank Bldg.

Incorporated June 25, 1889. Authorized Capital, \$5,000,000.

R. J. KEPLER.....	President	W. K. COFFIN.....	Treasurer
M. B. HUBBARD.....	Secretary	M. B. HUBBARD.....	Attorney

## DIRECTORS.

R. J. KEPLER.	H. T. LANGE.	OLE ARNSTAD.
M. B. HUBBARD.	C. W. HAYES.	B. P. MOSHER.
W. K. COFFIN.	E. R. GODDING.	A. T. HOFFMAN.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$19,460 00	Dues on installment stock..	\$14,873 78
Loans on stock.....	20 00	Paid up stock.....	17,980 00
Real estate.....	5,500 00	Contingent fund.....	244 66
Real estate sold on contracts.....	6,137 61		
Furniture and stationery...	150 00		
Bills receivable.....	310 00		
Cash in hands of treasurer.	1,320 63		
Total assets.....	\$33,098 24	Total liabilities.....	\$33,098 24

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$1,056 39	For withdrawals of stock...	\$4,818 50
From dues on installment stock.....	3,157 80	For matured stock.....	6,775 30
From paid up stock.....	7,300 00	For paid up stock W. D. or retired.....	6,875 00
From interest.....	1,236 20	For interest on paid up stock.....	1,047 02
From R. E. loans by maturity of stock.....	5,291 52	For bills payable repaid...	500 00
From stock loans repaid....	250 00	For interest on bills payable.....	2 83
From real estate sales.....	807 50	For real estate taxes and repairs.....	223 90
From real estate sold on contracts.....	3,169 39	For salaries.....	440 00
From advertising.....	5 00	For stationery, postage, printing.....	3 50
Total receipts.....	\$22,273 80	For other expenses.....	6 55
		For rent.....	60 57
		Cash on hand Dec. 31st.....	1,520 63
		Total disbursements..	\$22,273 80

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,000 00	Secretary .....	\$440 00
Treasurer .....	1,000 00	Total salaries for the year .....	\$440 00
Total operating expenses for the year ending December 31, 1909....		\$505 62	

## MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	75	27
Number added during the year.....	1	10
Total .....	76	37
Number whose membership has ceased during the year .....	17	10
Total number of shareholders Dec. 31, 1909.	59	27

## STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	457	175.55
Number of shares issued during the year.....	10	73.
Total .....	467	248.55
Number of shares withdrawn during the year.....	68.75	
Number of shares retired during the year.....	136	
Number of shares matured during the year.....	29	165
Number of shares in force Dec. 31, 1909.....	302	179.80

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	258	28
Number of shares released during the year.....	64	25
Present total number of shares pledged....	194	3



# EAU CLAIRE SAVINGS, LOAN AND BUILDING ASSOCIATION,

*Eau Claire, Wisconsin.*

Office at No. 25 Parker Bldg.

Incorporated July 28, 1877. Authorized Capital, \$2,000,000.

E. C. FRENCH.....President | J. T. JOYCE.....Treasurer  
VICTOR D. CRONK.....Secretary | FRED ARNOLD.....Attorney

## DIRECTORS.

E. C. FRENCH,  
J. T. JOYCE,  
V. D. CRONK,  
J. F. ELLIS,

F. P. WYMAN,  
DAN McALLISTER,  
FRED ARNOLD,

MARSHALL COUSINS,  
EBENEZER WRIGHT,  
WILLIAM ROWE.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$9,600 00	Dues on installment stock..	\$11,488 50
Accrued and unpaid interest, \$170.50; fines, \$4.00...	174 50	Contingent fund.....	275 03
Real estate.....	400 85	C. J. Friswold account.....	10 00
Real estate sold on contracts .....	200 00		
Taxes advanced.....	28 58		
Personal accounts.....	71 98		
Accrued and unpaid dues...	545 50		
Cash in hands of treasurer.	752 12		
Total assets.....	\$11,771 53	Total liabilities.....	\$11,771 53

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$37 85	For real estate loans.....	\$1,950 00
From dues on installment stock .....	1,910 50	For withdrawals of stock: Dues, \$5,325.00; Profits, \$460.37 .....	5,785 37
From interest.....	578 83	For taxes advanced.....	8 50
From premiums.....	19 20	For expenses.....	315 00
From fines.....	75	For Union National Bank..	500 00
From R. E. loans by maturity of stock.....	6,000 00	Cash on hand Dec, 31st....	752 12
From real estate sold on contracts .....	763 36		
From pass book.....	50		
Total receipts.....	\$9,310 99	Total disbursements..	\$9,310 99

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,000 00	Secretary .....	\$300 00
Treasurer .....	5,000 00	Treasurer .....	25 00
		Total salaries for the year .....	\$325 00

Total operating expenses for the year ending December 31, 1909.... \$315 00

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	42
Number added during the year.....	6
Total .....	48
Number whose membership has ceased during the year.....	11
Total number of shareholders Dec. 31, 1909.....	37

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	222½
Number of shares issued during the year.....	25½
Total .....	248
Number of shares withdrawn during the year.....	70
Number of shares in force Dec. 31, 1909.....	178

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.
Number of shares pledged at beginning of year.....	68¾
Number of shares pledged during the year.....	9¼
Total .....	77¾
Number of shares released during the year.....	29½
Present total number of shares pledged.....	48

## BROWN COUNTY BUILDING AND LOAN ASSOCIATION,

*Green Bay, Wisconsin.*

Office at No. 100 N. Adams Street.

Incorporated Aug. 26, 1892. Authorized Capital, \$5,000,000.

CHAS. JOANNES.....	President	JOS. KASTER.....	Treasurer
J. F. LEFEBROE.....	Secretary	CARLTON MERRILL.....	Attorney

## DIRECTORS.

CHAS. JOANNES.	J. B. THIESEN.	F. J. VANLAANEN.
A. F. OLMSTED.	JULES G. JANSEN.	JOHN SHEPECK.
JOS. KASTER.	JOS. H. SERVOTTE.	IVER J. TERP.
ELMER S. HALL.	D. E. DETIENNE.	F. A. BOWSER.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$50,650 00	Dues on installment stock..	\$43,998 20
Loans on stock.....	1,985 00	Dues paid in advance.....	70 20
Accrued and unpaid interest, \$101.00; dues, \$145.20.	246 20	Contingent fund.....	800 00
Cash in hands of treasurer.	2,412 66	Interest paid in advance....	22 00
		Bills payable.....	1,887 34
		Dividend account.....	8,430 09
		Undivided profits.....	78 03
Total assets.....	\$55,293 86	Total liabilities.....	\$55,293 86

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$17 23	For real estate loans.....	\$6,700 00
From dues on installment stock.....	11,490 60	For loans on stock.....	1,285 00
From interest.....	3,232 77	For withdrawals of stock:	
From fines.....	15 55	Dues, \$5,235.60; profits,	
From R. E. loans repaid....	9,650 00	\$826.77 .....	5,762 37
From stock loans repaid....	1,490 00	For matured stock: Dues,	
From bills payable.....	10,513 61	\$3,533.10; profits, \$1,283.39	4,816 49
		For bills payable repaid....	14,849 50
		For interest on bills payable	
		.....	164 12
		For salaries.....	360 00
		For stationery, postage,	
		printing .....	32 67
		For other expenses.....	16 00
		For contingent fund.....	10 00
		Cash on hand Dec. 31st....	2,412 66
Total receipts.....	\$36,408 79	Total disbursements..	\$36,408 79

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,000 00	Secretary .....	\$330 00
		Auditing committee .....	30 00
		Total salaries for the year .....	\$360 00
Total operating expenses for the year ending December 31, 1909....			\$408 65

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	120
Number added during the year.....	33
Total .....	153
Number whose membership has ceased during the year.....	20
Total number of shareholders Dec. 31, 1909.....	133

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	1,555
Number of shares issued during the year.....	351
Total .....	1,906
Number of shares withdrawn during the year.....	205
Number of shares matured during the year.....	48
Number of shares in force Dec. 31, 1909.....	1,653

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	540	138
Number of shares pledged during the year.....	90	65
Total .....	630	203
Number of shares released during the year.....	88	80
Present total number of shares pledged....	542	123

## UNION BUILDING LOAN AND SAVINGS ASSOCIATION,

*Green Bay, Wisconsin.*

Office at No. 116 N. Washington Street.

Incorporated March 9, 1894. Authorized Capital, \$2,000,000.

W. E. FAIRFIELD.....	President	W. P. WAGNER.....	Treasurer
P. G. WRIGHT.....	Secretary	B. L. PARKER.....	Attorney

**DIRECTORS.**

W. E. FAIRFIELD,	JOSEPH SERVOTT,	AUGUST SCHWARTZ,
H. A. FOELLER,	GEORGE MUELLER,	J. F. LEFEBRE,
JOS. LOUKOTKA,	L. G. DERRICK,	J. R. NORTH,
JOHN VANDERLINDEN,	M. J. MAES,	L. C. CONLEY,
P. G. WRIGHT,	AUGUST KURELLER,	B. F. SMITH,

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$94,229 00	Dues on installment stock..	\$77,947 25
Loans on stock.....	8,165 06	Paid up stock.....	10,456 55
Insurance premiums advanced .....	46 15	Contingent fund.....	1,126 64
Furniture and stationery....	77 62	Incomplete loans.....	30 00
Fines .....	24 77	Bills payable.....	3,700 00
Cash in hands of treasurer..	167 40	Dividend account.....	11,438 95
Cash in hands of secretary..	3,118 66	Undivided profits.....	1,129 21
Total assets.....	\$105,828 60	Total liabilities.....	\$105,828 60

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$2,699 30	For real estate loans.....	\$18,400 00
From dues on installment stock .....	24,833 21	For loans on stock.....	6,472 00
From paid up stock.....	19,930 23	For withdrawals of stock:	
From interest.....	6,850 91	Dues .....	17,264 30
From interest repaid.....	68 86	Profits .....	2,721 24
From profits on withdrawals .....	437 18	For matured stock:	
From R. E. loans by maturity of stock.....	17,000 00	Dues .....	16,369 48
From R. E. loans repaid....	20,230 00	Profits .....	5,027 86
From taxes repaid.....	105 41	For paid up stock W. D. or retired .....	24,162 01
From insurance premiums repaid .....	10 00	For interest on paid up stock .....	873 63
From stock loans repaid....	2,565 00	For bills payable repaid....	29,900 00
From bills payable.....	31,200 00	For interest on bills payable .....	300 94
From individual account....	557 00	For insurance premiums advanced .....	15 40
		For salaries.....	637 00
		For stationery, postage, printing .....	21 25
		For other expenses.....	69 75
		For dividends forfeited on W. D.....	437 18
		For individual account.....	527 00
		Cash on hand Dec. 31st....	3,286 06
Total receipts.....	\$126,485 10	Total disbursements..	\$126,485 10

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$6,000 00	Secretary .....	\$540 00
Treasurer .....	2,000 00	Treasurer .....	25 00
Other officers.....	1,000 00	Collector .....	50 00
		Total salaries for the year .....	\$615 00
Total operating expenses for the year ending December 31, 1909....			\$728 00

## MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	194	27
Number added during the year.....	29	14
Total .....	223	41
Number whose membership has ceased during the year .....	36	25
Total number of shareholders Dec. 31, 1909.	187	16

## STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,519	147
Number of shares issued during the year.....	400	199
Total .....	2,919	346
	Installment.	Paid up.
Number of shares withdrawn during the year.....	482	241
Number of shares matured during the year.....	163	645
Number of shares in force Dec. 31, 1909....	2,274	105

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,139	239
Number of shares pledged during the year.....	184	124
Total .....	1,323	363
Number of shares released during the year.....	380	68
Present total number of shares pledged....	943	295

## KAUKAUNA BUILDING AND LOAN ASSOCIATION,

*Kaukauna, Wisconsin.*

Incorporated July 11, 1887. Authorized Capital, \$500,000.

G. W. FARGO, JR.....	President	H. S. COOKE.....	Treasurer
H. WEIFENBACH.....	Secretary	G. B. HUSTING.....	Attorney

## DIRECTORS.

G. W. FARGO, Jr.,	F. KOWALKE,	C. E. RAUGHT,
F. KALK,	J. W. CLASPILL,	E. T. O'BRIEN,
H. S. COOKE,	H. B. TANNER,	A. P. BAYORGEON,

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$149,400 00	Dues on installment stock..	\$133,710 00
Loans on stock.....	4,350 00	Dues paid in advance.....	1,561 00
Insurance premiums ad-		Contingent fund.....	1,833 78
vanced .....	17 60	Bills payable.....	1,000 00
Installments unpaid.....	1,201 20	Dividend account.....	17,963 84
Special loan.....	88 53		
Personal account.....	1 00		
Cash in hands of treasurer	1,010 29		
Total assets.....	\$156,068 62	Total liabilities.....	\$156,068 62

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$342 87	For real estate loans.....	\$44,600 00
From dues on installment		For loans on stock.....	2,400 00
stock .....	44,511 05	For withdrawals of stock:	
From interest.....	8,363 87	Dues, \$11,824.00; profits,	
From premiums.....	361 61	\$1,181.04 .....	13,005 04
From fees and fines.....	309 90	For matured stock: Dues,	
From profits on withdraw-		\$8,970.00; profits, \$2,530.00..	11,500 00
als .....	286 84	For bills payable repaid.....	15,500 00
From R. E. loans by matur-		For interest on bills pay-	
ity of stock.....	11,100 00	able .....	138 77
From R. E. loans repaid.....	11,400 00	For insurance premiums ad-	
From stock loans repaid.....	3,150 00	vanced .....	17 40
From insurance premiums		For salaries.....	860 00
repaid .....	12 60	For stationery, postage,	
From taxes repaid.....	67 41	printing .....	58 90
From bills payable.....	16,500 00	For other expenses.....	95 47
From personal account.....	36 75	For other disbursements....	565 78
From recording fees repaid		For stock retired.....	5,300 00
From dividend account.....	328 25	For profits.....	1,028 28
		For contingent fund.....	701 72
		Cash on hand Dec. 31st.....	1,010 29
Total receipts.....	\$96,781 65	Total disbursements..	\$96,781 65

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$1,000 00	Secretary .....	\$800 00
Treasurer .....	1,000 00	Auditing committee.....	30 00
		Loan committee.....	150 00
		Directors, \$1 for each meet- ing attended.....	80 00
		Total salaries for the year .....	\$880 00

Total operating expenses for the year ending December 31, 1909.... \$1,014 37

## MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	554
Number added during the year.....	123
Total .....	680
Number whose membership has ceased during the year.....	110
Total number of shareholders Dec. 31, 1909.....	570

## STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	3,588
Number of shares issued during the year.....	724
Total .....	4,310
	Installment.
Number of shares withdrawn during the year.....	402
Number of shares retired during the year.....	53
Number of shares matured during the year.....	115
Number of shares in force Dec. 31, 1909.....	570
	3,740

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,308	145
Number of shares pledged during the year.....	473	148
Total .....	1,781	293
Number of shares released during the year.....	378	64
Present total number of shares pledged.....	1,403	229



# KENOSHA COUNTY BUILDING LOAN AND INVESTMENT ASSOCIATION,

*Kenosha, Wisconsin.*

Office at Main and Market Streets.

Incorporated May, 1902. Authorized Capital, \$2,000,000.

JOHN HALLETT.....President | CHAS. C. BROWN.....Treasurer  
JOHN H. CORCORAN.....Secretary | JAS. CAVANAUGH.....Attorney

## DIRECTORS.

CARL BUENGER. CHAS. C. BROWN. CHAS. S. JACOBS.  
FRANK WALDO. SAM'L C. NEWMAN. HERMAN BROCKHAUS.  
JOHN HALLETT, JOHN C. JOHNSON. CHESTER D. BARNES.  
D. J. HARFF, WM. T. MARX. A. F. WESTIN.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$76,505 00	Dues on installment stock.....	\$59,744 33
Loans on stock.....	3,170 00	Dues paid in advance.....	21 05
Accrued and unpaid interest, \$836.60; fines, \$44.65..	881 25	Paid up stock.....	18,600 00
Judgments.....	7,579 74	Contingent fund.....	2,303 44
Insurance premiums advanced.....	44 00	Incomplete loans.....	3 75
Furniture and stationery.....	29 00	Dividend payable on paid up stock.....	214 88
Cash in hands of treasurer.....	4,820 09	Dividend account.....	11,569 80
Cash in hands of secretary.....	28 80	Undivided profits.....	495 20
		Personal accounts and fees.....	25 98
		Salaries.....	25 00
		Expense fund.....	54 45
Total assets.....	\$93,057 88	Total liabilities.....	\$93,057 88

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$918 27	For real estate loans.....	\$24,600 00
From dues on installment stock.....	18,475 65	For loans on stock.....	3,322 70
From paid up stock.....	1,300 00	For withdrawals of stock: Dues, \$10,094.18; profits, \$2,186.15.....	12,280 33
From interest.....	7,242 03	For matured stock: Dues, \$638.88; profits, \$140.04.....	778 92
From fines.....	137 77	For paid up stock W. D. or retired.....	2,450 00
From fees.....	745 55	For interest on paid up stock.....	908 79
From profits and withdrawals.....	18 84	For bills payable repaid....	14,000 00
From R. E. loans by foreclosure.....	6,333 80	For interest on bills payable.....	103 49
From R. E. loans repaid....	23,850 00	For insurance premiums advanced.....	25 00
From stock loans repaid....	3,997 70	For salaries.....	1,201 50
From insurance premiums repaid.....	67 70	For stationery, postage printing.....	45 88
From bills payable.....	10,000 00	For other expenses.....	163 70
From personal accounts....	16 29	For judgments.....	7,579 74
		For incomplete loans.....	400 00
		For fees and personal accounts.....	392 68
		Cash on hand Dec. 31st.....	4,848 89
Total receipts.....	\$73,103 60	Total disbursements..	\$73,103 60

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,500 00	Secretary .....	\$1,200 00
Treasurer .....	3,000 00	Auditing committee.....	19 00
Other officers.....	300 00	Committee of managers....	71 50
		Total salaries for the	
		year .....	\$1,290 50
Total operating expenses for the year ending December 31, 1909....			\$1,244 58

## MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	146	23
Number added during the year.....	38	3
Total .....	184	26
Number whose membership has ceased during the year .....	13	4
Total number of shareholders Dec. 31, 1909.	171	22

## STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,056	197½
Number of shares issued during the year.....	643	13
Total .....	2,699	210½
	Installment.	Paid up.
Number of shares withdrawn during the year.....	359	24½
Number of shares matured during the year.....	8	
	367	
Number of shares in force Dec. 31, 1909....	2,332	186

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	831	138
Number of shares pledged during the year.....	246	90
Total .....	1,077	228
Number of shares released during the year.....	310	118
Present total number of shares pledged....	767	110

## FOURTH MUTUAL LOAN AND BUILDING ASSOCIATION,

*La Crosse, Wisconsin.*

Office at Post Office.

Incorporated August 3, 1889. Authorized Capital, \$5,000,000.

D. S. MAC ARTHUR.....	President	F. H. HANKERSON.....	Treasurer
C. R. BENTON.....	Secretary	J. E. McCONNELL.....	Attorney

## DIRECTORS.

H. E. ROGERS.	J. E. McCONNELL.	A. J. WALKER.
D. S. MAC ARTHUR.	C. R. BENTON.	F. S. WALKER.
F. H. HANKERSON.	J. E. LANGDON.	A. J. HANUS.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$8,685 54	Dues on installment stock...	\$6,928 00
Accrued and unpaid interest, \$226.66; and premium,		Dues paid in advance.....	251 63
\$65.54 .....	292 20	Contingent fund .....	721 75
Real estate .....	746 23	Matured stock .....	700 00
Taxes advanced .....	29 01	Bills payable .....	300 00
Cash in hands of treasurer	464 89	Dividend account .....	1,318 46
Total assets .....	\$10,217 87	Total liabilities .....	\$10,217 87

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year...	\$57 50	For real estate loans.....	\$450 00
From dues on installment stock .....	4,525 16	For withdrawals of stock:	
From interest .....	462 12	Dues \$1,049.00; profits,	
From premiums .....	104 49	\$207 63 .....	4,250 66
From fees .....	12 00	For bills payable repaid....	1,100 00
From R. E. loans repaid....	1,233 34	For interest on bills payable	62 26
From bills payable.....	100 00	For taxes advanced.....	21 58
		For salaries .....	46 94
		For stationery, postage,	
		printing .....	34 14
		For other expenses.....	32 25
		For interest advance dues..	31 89
		Cash on hand Dec. 31st....	464 89
Total receipts .....	\$6,494 61	Total disbursements ..	\$6,494 61

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$1,000 00	Secretary .....	\$46 94
Treasurer .....	1,000.00	Total salaries for the year .....	\$46 94
Total operating expenses for the year ending December 31, 1909....			\$113 33

## MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	64	2
Number added during the year.....	9	..
Total .....	77	2
Number whose membership has ceased during the year .....	5	..
Total number of shareholders Dec. 31, 1909.	72	2

## STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	1,222	7
Number of shares issued during the year.....	120	..
Total .....	1,342	7
Number of shares withdrawn during the year...	112	..
Number of shares in force Dec. 31, 1909....	1,230	7

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	260
Number of shares pledged during the year.....	10
Total .....	270
Number of shares released during the year.....	15
Present total number of shares pledged.....	255

# LA CROSSE COUNTY BUILDING, LOAN AND SAVINGS ASSOCIATION,

*La Crosse, Wisconsin.*

Office at No. 328 Pearl Street.

Incorporated July 1, 1894. Authorized Capital, \$2,000,000.

EDWARD LYONS.....	President	T. B. LAWRENCE.....	Treasurer
C. S. VAN AUKEN.....	Secretary	C. N. SCHWEIZER.....	Attorney

## DIRECTORS.

A. CHUBB.	E. J. BERNET.	F. W. A. TECHMER.
PETER NEWBURG.	EDW. LYONS.	N. FREY.
HUGO SHICK.	JOHN RUSCHE.	M. F. PLATZ.
AUG. KUTZBORSKY.	J. P. SALZER.	A. KOHLHAUS.
C. S. VAN AUKEN.	G. H. MERMAN.	JOHN HULBERG.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$28,850 00	Dues on installment stock..	\$40,495 70
Loans on stock.....	7,775 00	Contingent fund .....	368 21
Real estate .....	441 43	Dividend account .....	7,189 00
Real estate sold on con- tracts .....	2,358 77	Undivided profits .....	44 00
Taxes advanced .....	253 21	Credit to members.....	17 00
Insurance premiums ad- vanced .....	103 33		
Bills receivable .....	7,400 00		
Cash in hands of treasurer	1,632 90		
Cash in hands of secretary	1,299 27		
Total assets .....	\$48,113 91	Total liabilities .....	\$48,113 91

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$3,368 74	For real estate loans.....	\$6,950 00
From dues on installment stock .....	10,636 45	For loans on stock.....	5,545 00
From interest .....	2,898 78	For withdrawals of stock:	
From fees .....	54 75	Dues, \$12,138.45; profits.	\$4,680.12
From R. E. loans repaid...	9,390 00	For taxes advanced.....	111 90
From stock loans repaid...	4,630 00	For insurance premiums ad- vanced .....	34 50
From real estate sold on contracts .....	1,216 00	For salaries .....	650 00
From certificate of deposit.	1,000 00	For stationery, postage, printing .....	91 88
From advance payments....	290 00	For other expenses.....	133 70
		For repairs and taxes, R. E.	258 98
		Cash on hand Dec. 31st....	2,932 17
Total receipts .....	\$33,504 70	Total disbursements ..	\$33,504 70

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$5,000 00	Secretary .....	\$600 00
Treasurer .....	5,000 00	Treasurer .....	50 00
		Auditing committee .....	10 00
		Total salaries for the year .....	\$660 00.
Total operating expenses for the year ending December 31, 1909....			\$650 00.

**MEMBERSHIP.**

	Holding Installment stock..
Total number of members at beginning of year.....	203
Number added during the year.....	18
Total .....	219
Number whose membership has ceased during the year.....	23
Total number of shareholders Dec. 31, 1909.....	196

**STATEMENT OF SHARES.**

	Installment stock..
Number of shares in force at beginning of year.....	1,698
Number of shares issued during the year.....	182
Total .....	1,880
Number of shares withdrawn during the year.....	349
Number of shares in force Dec. 31, 1909.....	1,531

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	281	602
Number of shares pledged during the year.....	71	165
Total .....	352	767
Number of shares released during the year.....	125	60
Present total number of shares pledged....	227	707

# LA CROSSE MUTUAL LOAN AND BUILDING ASSOCIATION,

*La Crosse, Wisconsin.*

Office at No. 328 Pearl Street.

Incorporated January, 1882.      Authorized Capital, \$500,000.

WM. LUENING.....President      JOHN SCHNEEBERGER.....Treasurer  
H. NIEBUHR.....Secretary      GEO. H. GORDON.....Attorney

## DIRECTORS.

WM. LUENING.	N. HAERTER.	JOHN SCHNEEBERGER.
CARL KURTENACKER.	H. NIEBUHR.	CHAS. PRUETZ Jr.,
OTTO BOSSHARD.	GEO. H. GORDON.	W. J. FRISCH.
C. F. RUNCKEL.	WM. TORRANCE.	J. J. FRISCH.
F. R. SCHWALBE.	G. A. KELLER.	L. A. PAMPERIN.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$52,100 00	Dues on installment stock.....	\$30,576 00
Accrued and unpaid interest, \$42.50; dues, \$42.50; premium, \$20.40; and fines, \$2.99 .....	108 39	Dues paid in advance.....	22 50
Furniture and stationery.....	50 00	Paid up stock.....	14,050 00
Cash in hands of treasurer.....	103 87	Contingent fund .....	1,008 25
		Bills payable .....	650 00
		Dividend account .....	6,054 90
		Undivided profits .....	61
Total assets .....	\$52,362 26	Total liabilities .....	\$52,362 26

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$424 42	For real estate loans.....	\$6,930 00
From dues on installment stock .....	11,499 75	For withdrawals of stock: Dues, \$4,570.25; profits, \$359.50 .....	4,929 75
From interest .....	2,988 50	For paid up stock W. D. or retired .....	5,250 00
From premiums .....	1,434 80	For interest on paid up stock .....	996 50
From fines .....	30 07	For bills payable repaid...	650 00
From R. E. loans repaid...	2,250 00	For interest on bills payable .....	40
From bills payable.....	800 00	For interest on demand note .....	75
		For salaries .....	428 50
		For stationery, postage, printing, recording .....	25 77
		For other expenses.....	92 00
		Cash on hand Dec. 31st.....	103 87
Total receipts .....	\$19,427 54	Total disbursements..	\$19,427 54

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,000 00	Secretary .....	\$350 00
Treasurer .....	5,000 00	Treasurer .....	52 00
Other officers .....	1,000 00	Auditing committee .....	17 50
		Inspection committee .....	9 00
		Total salaries for the year .....	\$428 50
Total operating expenses for the year ending December 31, 1900....			\$548 27

**MEMBERSHIP.**

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	159	35
Number added during the year.....	13	..
Total .....	172	35
Number whose membership has ceased during the year .....	7	10
Total number of shareholders Dec. 31, 1900.	165	25

**STATEMENT OF SHARES.**

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	3,865	386
Number of shares issued during the year.....	384	...
Total .....	4,229	386
Number of shares withdrawn during the year.....	615	105
Number of shares matured during the year.....	22	637
Number of shares in force Dec. 31, 1900....	3,592	281

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.
Number of shares pledged at beginning of year.....	1,025
Number of shares pledged during the year.....	84
Total .....	1,109
Number of shares released during the year.....	67
Present total number of shares pledged.....	1,042



## PROVIDENT LOAN AND BUILDING ASSOCIATION,

*La Crosse, Wisconsin.*

Office at State Street.

Incorporated January, 1884. Authorized Capital, \$500,000.

ADAM KRÖNER.....	President	T. B. LAWRENCE.....	Treasurer
R. CALVERT.....	Secretary	C. H. SCHWEIZER.....	Attorney

## DIRECTORS.

C. H. SCHWEIZER,	ADAM KRÖNER,	T. B. LAWRENCE,
JOHN REHFUSS,	JOS. MILLER,	EMIL KRIEBEL,
O. C. BANGSBERG,	C. L. LIEN,	R. CALVERT,
NORMAN BEANS,	E. A. GOTTERDAM,	PETER ANDERSON.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$9,950 00	Dues on installment stock..	\$16,032 50
Loans on stock.....	1,015 00	Contingent fund .....	1,010 97
Real estate .....	7,255 00	Dividend account .....	2,381 92
Real estate sold on contracts	300 00		
Taxes advanced .....	87 08		
Insurance premiums ad-			
vanced .....	9 10		
Arrears of dues.....	13 75		
Cash in hands of treasurer	795 46		
Total assets .....	\$19,425 39	Total liabilities .....	\$19,425 39

 RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
 DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.	\$1,177 00	For real estate loans.....	\$2,900 00
From dues on installment		For loans on stock.....	375 00
stock .....	3,906 75	For withdrawals of stock:	
From interest .....	1,185 59	Dues, \$4,601.25; profits,	
From premiums .....	21 30	\$1,070.61 .....	5,671 88
From fines .....	20 80	For matured stock:	
From rents .....	252 00	Dues, \$1,036.00; profits,	
From R. E. loans by ma-		\$367.60 .....	1,403 60
turity of stock.....	1,200 00	For interest on withdrawals	127 58
From R. E. loans repaid...	5,200 00	For bills payable repaid...	2,000 00
From insurance premiums		For interest on bills payable	20 00
repaid .....	9 10	For taxes .....	24 44
From bills payable.....	1,000 00	For insurance premiums ad-	
		vanced .....	9 10
		For salaries, auditing and	
		inspecting .....	431 00
		For stationery, postage,	
		printing .....	14 80
		For other disbursements...	179 72
		Cash on hand Dec. 31st....	795 46
Total receipts .....	\$13,953 44	Total disbursements ..	\$13,953 44

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$1,000 00	Secretary .....	\$380 00
Treasurer .....	5,000 00	Treasurer .....	50 00
		Auditing committee, \$1.50 per member .....	4 50
		Total salaries for the year .....	\$414 50
Total operating expenses for the year ending December 31, 1900..			\$462 80

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	41
Number added during the year.....	4
Total .....	45
Number whose membership has ceased during the year.....	4
Total number of shareholders Dec. 31, 1900.....	41

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	1,211
Number of shares issued during the year.....	243
Total .....	1,454
Number of shares withdrawn during the year	151
Number of shares retired during the year..	65
Number of shares matured during the year	32
Number of shares in force Dec. 31, 1909.....	1,206

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	261	128
Number of shares pledged during the year.....	58	8
Total .....	319	136
Number of shares released during the year....	114	15
Present total number of shares pledged...	205	121

## HOME SAVINGS AND LOAN ASSOCIATION,

*Madison, Wisconsin.*

Office at No. 2 Carroll Street.

Incorporated Sept. 11, 1895. Authorized Capital, \$1,000,000.

G. J. CORSCOT.....	President	R. R. KROPF.....	Treasurer
R. R. KROPF.....	Secretary		

**DIRECTORS.**

F. W. HOYT.	S. P. RUNDELL.	EDWARD WILLIAMS,
A. D. FREDERICKSON,	H. L. BUTLER,	JOEL BOLEY,
G. J. CORSCOT,	W. L. DOWLING,	R. R. KROPF.

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$124,770 87	Dues on installment stock..	\$88,285 00
Loans on stock.....	4,945 00	Paid up stock.....	11,600 00
Cash in hands of treasurer	75 19	Contingent fund .....	4,405 03
		Bills payable .....	3,600 00
		Undivided profits .....	21,421 91
		Surplus .....	479 00
Total assets .....	\$129,791 06	Total liabilities .....	\$129,791 06

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$18 51	For real estate loans.....	\$17,091 46
From dues on installment stock .....	21,857 00	For loans on stock.....	3,895 00
From paid up stock.....	5,000 00	For withdrawals of stock:	
From interest .....	7,997 61	Dues, \$7,915.00; profits,	
From profits on with-		\$2,217.65 .....	10,132 65
drawals .....	199 66	For matured stock:	
From R. E. loans repaid...	23,700 00	Dues, \$15,147.50; profits,	
From stock loans repaid....	500 00	\$7,069.01 .....	22,216 51
From bills payable.....	19,200 00	For paid up stock W. D. or	
		retired .....	6,000 00
		For interest on paid up	
		stock .....	658 07
		For bills payable repaid...	18,100 00
		For interest on bills pay-	
		able .....	303 90
		Cash on hand Dec. 31st....	75 19
Total receipts .....	\$78,472 78	Total disbursements ..	\$78,472 78

Officers Bonded.		Amount of Compensation Per Annum.
Secretary .....	\$10,000 00	Each member pays 3 cents per share per month which goes to the secretary, who pays all expenses.
Total operating expenses for the year ending December 31, 1909...		\$1,282 07

**MEMBERSHIP.**

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	203	9
Number added during the year.....	27	2
Total .....	230	11
Number whose membership has ceased during the year .....	28	1
Total number of shareholders Dec. 31, 1909	202	10

**STATEMENT OF SHARES.**

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year	3,834	126
Number of shares issued during the year.....	383	50
Total .....	4,237	176
Number of shares withdrawn during the year .....	377	
Number of shares matured during the year .....	190	60
Number of shares in force Dec. 31, 1909..	3,670	116

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	1,336	60
Number of shares pledged during the year.....	157	202
Total .....	1,493	262
Number of shares released during the year.....	182	35
Present total number of shares pledged....	1,311	227

## NORTHWESTERN BUILDING AND LOAN ASSOCIATION,

*Madison, Wisconsin.*

Office at 100 West Main Street.

Incorporated Feb., 1889.

Authorized Capital, \$5,000,000.

A. H. HOLLISTER.....President | S. M. BABCOCK.....Treasurer  
 JACOB ESSER JR.....Secretary | C. N. BROWN.....Attorney

**DIRECTORS.**

A. H. HOLLISTER,  
 J. B. PARKINSON,  
 S. M. BABCOCK,

S. T. WALKER,  
 C. N. BROWN,  
 JOHN T. KING,

R. F. TAYLOR,  
 JACOB ESSER JR.

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$141,788 07	Dues on installment stock.....	\$75,804 04
Loans on stock.....	795 00	Paid up stock.....	58,690 00
Real estate .....	1,150 00	Contingent fund .....	2,455 80
Cash in hands of secretary	3,874 81	Bills payable .....	9,000 00
		Undivided profits .....	1,656 04
Total assets .....	\$147,605 88	Total liabilities .....	\$147,605 88

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
 DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year.....	\$1,037 55	For real estate loans.....	\$25,289 00
From dues on installment stock .....	13,642 87	For loans on stock.....	650 00
From paid up stock.....	9,540 00	For withdrawals of stock..	18,067 60
From interest .....	8,013 16	For matured stock .....	5,000 00
From premiums .....	424 00	For paid up stock W. D. or retired .....	7,360 00
From fines .....	14 03	For interest on paid up stock .....	2,821 21
From fees .....	254 50	For bills payable repaid....	10,000 00
From R. E. loans repaid...	22,123 48	For interest on bills payable .....	185 16
From stock loans repaid...	462 77	For taxes advanced .....	18 80
From bills payable.....	19,000 00	For salaries .....	1,067 50
Dues from general fund....	449 30	For stationery, postage, printing .....	196 05
		For other expenses.....	371 51
		For cost foreclosure suit...	80 02
		Cash on hand Dec. 31st....	3,874 81
Total receipts .....	\$74,961 66	Total disbursements ..	\$74,961 66

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$5,000 00	Secretary .....	\$900 00
Treasurer .....	10,000 00	Auditing committee .....	20 00
		Total salaries for the year .....	\$920 00
Total operating expenses for the year ending December 31, 1909...			\$1,615 06

**MEMBERSHIP.**

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	237	67
Number added during the year.....	28	15
Total .....	263	82
Number whose membership has ceased during the year .....	19	10
Total number of shareholders Dec. 31, 1909	244	72

**STATEMENT OF SHARES.**

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year	4,318	566
Number of shares issued during the year.....	328	96
Total .....	4,646	662
Number of shares withdrawn during the year .....	170	74
Number of shares retired during the year .....	50	220
Number of shares in force Dec. 31, 1909....	4,426	588

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,416	35
Number of shares pledged during the year.....	276	2
Total .....	1,692	37
Number of shares released during the year.....	145	4
Present total number of shares pledged...	1,547	33

## PROVIDENT LOAN AND BUILDING ASSOCIATION.

*Madison, Wisconsin.*

Office at No. 13 West Main Street.

Incorporated Nov. 1, 1885. Authorized Capital, \$500,000.

J. W. VANCE.....President / M. C. CLARKE.....Treasurer  
 J. C. PROCTOR.....Secretary / C. E. BUELL.....Attorney

**DIRECTORS.**

J. W. VANCE, F. M. WOOTTON, F. W. CANTWELL,  
 DAVID H. WRIGHT, H. B. MCGOWAN, E. B. SKINNER,  
 GEORGE JOACHIM, A. T. WEBB, C. E. BUELL,  
 M. C. CLARKE, JOHN CORSCOT, J. C. PROCTOR.

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$136,871 74	Dues on installment stock.....	\$119,953 19
Loans on stock.....	6,080 00	Dues paid in advance.....	407 00
Accrued and unpaid interest.....	576 48	Contingent fund.....	3,136 81
Unpaid dues.....	398 00	Interest.....	43 50
Cash in hands of treasurer.....	828 63	Bills payable.....	20,750 84
		Interest payable.....	451 98
		Undivided profits.....	11 53
Total assets.....	\$144,754 85	Total liabilities.....	\$144,754 85

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
 DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$393 35	For real estate loans.....	\$33,390 00
From dues on installment stock.....	22,731 00	For loans on stock.....	2,480 00
From interest.....	7,942 60	For withdrawals of stock: Dues, \$5,165.00; profits, \$356.41.....	5,521 41
From premiums.....	7 50	For matured stock: Dues, \$5,662.00; profits, \$2,307.91.....	7,969 91
From fines and fees.....	117 65	For bills payable repaid.....	9,027 43
From profits on withdrawals.....	118 32	For interest on bills payable.....	982 92
From R. E. loans by maturity of stock.....	1,000 00	For salaries.....	848 50
From R. E. loans repaid.....	17,130 00	For other expenses.....	80 85
From stock loans repaid.....	4,120 00	For profits on withdrawals.....	118 32
From bills payable.....	7,696 55	Cash on hand Dec. 31st.....	828 63
Total receipts.....	\$61,256 97	Total disbursements..	\$61,256 97

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$3,000 00	Secretary .....	\$787 50
Treasurer .....	5,000 00	Treasurer .....	52 00
		Auditing committee.....	9 00
		Total salaries for the year .....	\$848 50
Total operating expenses for the year ending December 31, 1909...			\$929 35

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	192
Number added during the year.....	41
Total .....	233
Number whose membership has ceased during the year.....	14
Total number of shareholders Dec. 31, 1909.....	219

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	1,723
Number of shares issued during the year.....	468
Total.....	2,191
	Installment stock.
Number of shares withdrawn during the year.....	177
Number of shares matured during the year..	40
Number of shares in force Dec. 31, 1909	217
	1,974

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year.....	632½	163
Number of shares pledged during the year.....	193	21
Total .....	825½	184
Number of shares released during the year.....	106	69
Present total number of shares pledged.. :	719½	115



# MANITOWOC BUILDING AND LOAN ASSOCIATION,

*Manitowoc, Wisconsin.*

Office at No. 925 South Eighth Street.

Incorporated April 23, 1890. Authorized Capital, \$500,000.

EMIL BAENSCH.....President | EDWIN SCHUETTE.....Treasurer  
C. A. GROFFMAN.....Secretary | JOHN CLOUPEK.....Attorney

## DIRECTORS.

EMIL BAENSCH, CORNELIUS MADSON, JOHN C. KELLNER,  
JOHN CLOUPEK, E. G. NASH, H. L. MARKHAM,  
OSCAR A. ALTER, ALBERT GUTTMAN, AUGUST H. POHL,

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$119,150 00	Dues on installment stock..	\$95,481 50
Loans on stock.....	2,490 00	Contingent fund.....	1,545 92
Furniture and stationery...	138 19	Bills payable.....	5,165 00
Cash in hands of treasurer.	17 75	Dividend account.....	19,536 74
		Undivided profits.....	66 78
Total assets.....	\$121,795 94	Total liabilities.....	\$121,795 94

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
From dues on installment stock .....	\$21,415 50	For real estate loans.....	\$31,455 00
From interest.....	6,491 50	For loans on stock.....	1,550 00
From fines.....	35 40	For withdrawals of stock:	
From fees.....	390 00	Dues, \$1,923.00; profits,	
From profits on withdrawals .....	7 65	\$526.60 .....	2,449 60
From R. E. loans repaid...	3,700 00	For bills payable repaid...	1,600 00
From stock loans repaid...	1,045 00	For interest on bills payable .....	147 25
From taxes repaid.....	45 03	For taxes advanced.....	45 03
From bills payable.....	6,785 00	For salaries.....	569 32
From books.....	31 00	For stationery, postage, printing .....	15 85
		For other expenses.....	5 75
		For books.....	9 00
		For bank overdraft.....	2,061 53
		Cash on hand Dec. 31st.....	17 75
Total receipts.....	\$39,926 08	Total disbursements..	\$39,926 08

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$3,500 00	Secretary .....	\$569 32
Treasurer .....	5,000 00	Total salaries for the year .....	\$569 32
Total operating expenses for the year ending December 31, 1909...			\$590 92

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	229
Number added during the year.....	49
Total .....	278
Number whose membership has ceased during the year.....	6
Total number of shareholders Dec. 31, 1909.....	272

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	3,200
Number of shares issued during the year.....	720
Total .....	3,920
Number of shares withdrawn during the year .....	44
Number of shares in force Dec. 31, 1909.....	3,876

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.
Number of shares pledged at beginning of year.....	1,010
Number of shares pledged during the year.....	464
Total .....	1,474
Number of shares released during the year.....	83
Present total number of shares pledged.....	1,391

## MILTON MUTUAL BUILDING AND LOAN ASSOCIATION,

*Milton, Wisconsin.*

Office at College Street.

Incorporated January, 1904. Authorized Capital, \$1,000,000.

J. G. CARR.....President E. D. BLISS.....Treasurer  
 L. A. PLATTS.....Secretary L. A. PLATTS.....Attorney

**DIRECTORS.**

N. W. CROSLLEY,                      GEO. R. BOSS,                      F. C. DUNN,  
 C. E. CRANDALL,                    W. B. MAXSON,                    J. B. TRACEY,  
 W. W. CLARKE,                      B. I. JEFFREY,                    W. K. DAVIS.

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$12,200 00	Dues on installment stock..	\$12,528 00
Loans on stock.....	1,580 00	Dues paid in advance.....	1 00
Cash in hands of treasurer.	430 26	Contingent fund.....	102 46
		Dividend account.....	1,546 04
		Undivided profits.....	32 76
Total assets.....	\$14,210 26	Total liabilities.....	\$14,210 26

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
 DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$7 16	For real estate loans.....	\$2,200 00
From dues on installment stock .....	3,919 00	For loans on stock.....	1,510 00
From interest.....	707 90	For withdrawals of stock:	
From fines.....	2 27	Dues. \$1,615.00; profits.	
From fees.....	18 25	\$165.85 .....	1,780 85
From R. E. loans repaid....	1,100 00	For bills payable repaid....	175 00
From stock loans repaid....	230 00	For interest on bills pay- able .....	67
From bills payable.....	175 00	For salaries.....	50 00
		For stationery, postage, printing .....	8 80
		For other expenses, record- ing fees.....	4 00
		Cash on hand Dec. 31st....	430 26
Total receipts.....	\$6,159 58	Total disbursements..	\$6,159 58

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$1,000 00	Secretary .....	\$50 00
Treasurer .....	1,000 00	Total salaries for the year .....	\$50 00
Total operating expenses for the year ending December 31, 1900...		\$62 50	

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	71
Number added during the year.....	7
Total .....	78
Number whose membership has ceased during the year.....	5
Total number of shareholders Dec. 31, 1900.....	73

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	286
Number of shares issued during the year.....	65
Total .....	351
Number of shares withdrawn during the year.....	30
Number of shares in force Dec. 31, 1900.....	321

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	111	3
Number of shares pledged during the year.....	22	15.1
Total .....	133	18.1
Number of shares released during the year.....	11	2.3
Present total number of shares pledged....	122	15.8

# AMERICAN MUTUAL BUILDING AND LOAN ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No. 612 Ry. Exch. Bldg.

Incorporated Jan. 23, 1893. Authorized Capital, \$5,000,000.

MORRIS MILLER.....	President	WILLIAM DE WOLF.....	Treasurer
SAMUEL S. WEIL.....	Secretary	LEOPOLD HAMMEL.....	Attorney

## DIRECTORS.

MORRIS MILLER,	SAMUEL S. WEIL,	N. N. GOODMAN,
A. W. CUTTING,	WILLIAM DE WOLF,	WALTER REITMAN,

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$3,100 00	Dues on installment stock..	\$6,496 50
Loans on stock.....	295 00	Contingent fund.....	190 41
Real estate sold on contracts .....	3,365 00	Dividend account.....	1,061 11
Furniture and stationery....	92 39	Undivided profits.....	13 94
Cancellation fee account....	84 30		
Cash in hands of treasurer.	825 27		
Total assets.....	\$7,761 96	Total liabilities.....	\$7,761 96

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$746 46	For loans on stock.....	\$270 00
From dues on installment stock .....	1,744 80	For withdrawals of stock:	
From interest.....	231 11	Dues .....	1,584 85
From real estate sales.....	299 76	Profits .....	185 42
		For stationery, postage printing .....	87 54
		For other expenses.....	69 05
		Cash on hand Dec. 31st.....	825 27
Total receipts.....	\$3,022 13	Total disbursements..	\$3,022 13

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,000 00	None.	
Treasurer .....	5,000 00		
Total operating expenses for the year ending December 31, 1909...			\$166 68

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	41
Number added during the year.....	17
Total .....	58
Number whose membership has ceased during the year.....	19
Total number of shareholders Dec. 31, 1909.....	39

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	388
Number of shares issued during the year .....	225
Total .....	613
Number of shares withdrawn during the year.....	350
Number of shares in force Dec. 31, 1909.....	263

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	31	1
Number of shares pledged during the year....		37
Total .....	31	38
Present total number of shares pledged...	31	38

# BAHN FREI MUTUAL BUILDING AND LOAN ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No. 1120 North Ave.

Incorporated May 22, 1907.      Authorized Capital, \$500,000.

GEO. F. ELLER.....President | FRANK SPANGENBERG.....Treasurer  
GEO. F. KIEFERNDORF....Secretary | GEO. MENSING.....Attorney

## DIRECTORS.

GEO. F. ELLER,                      JOHN STATTNER, Jr.,              GEO. MENSING.  
HENRY DOLGE,                      PAUL STOLTENBURG,              R. E. KLUG,  
GEO. F. KIEFERNDORF,              A. W. STREHLOW,              EMIL SEBASTIAN.  
FRANK SPANGENBERG,              WM. HUEBNER.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$7,200 00	Dues on installment stock..	\$8,292 50
Loans on stock.....	635 00	Contingent fund.....	22 51
Furniture and stationery....	4 09	Undivided profits.....	392 91
Cash in hands of treasurer..	868 83		
Total assets.....	\$8,707 92	Total liabilities.....	\$8,707 92

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$25 00	For real estate loans.....	\$4,000 00
From dues on installment stock .....	5,280 25	For loans on stock.....	805 00
From interest.....	329 65	For withdrawals of stock: Dues, \$1,187.75; profits, \$32.23 .....	1,219 98
From fines.....	14 79	For bills payable repaid....	3,600 00
From fees.....	12 10	For interest on bills pay- able .....	33 19
From R. E. loans repaid....	1,750 00	For salaries.....	69 00
From stock loans repaid....	509 00	For stationery, postage printing.....	22 49
From bills payable.....	2,600 00	For other expenses.....	38 00
From quarterly dues.....	82 05	Cash on hand Dec. 31st....	868 83
From initiation fees.....	51 50		
From transfers.....	1 25		
Total receipts.....	\$10,656 40	Total disbursements..	\$10,656 49

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$1,000 00	Secretary .....	\$35 00
Treasurer .....	1,000 00	Treasurer .....	10 00
		Auditing committee.....	6 00
		Assistant secretary.....	15 00
		Trustees .....	3 00
		Total salaries for the year .....	\$69 00
Total operating expenses for the year ending December 31, 1909..			\$129 49

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	97
Number added during the year.....	56
Total .....	153
Number whose membership has ceased during the year.....	23
Total number of shareholders Dec. 31, 1909.....	130

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	255
Number of shares issued during the year.....	206
Total .....	461
Number of shares withdrawn during the year.....	75
Number of shares in force Dec. 31, 1900.....	386

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year.....	27	35
Number of shares pledged during the year.....	20	79
Total .....	47	114
Number of shares released during the year.....	11	50
Present total number of shares pledged....	36	64

4—B. &amp; L.



# BOHEMIAN MUTUAL LOAN AND BUILDING ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No. 656 Orchard Street.

Incorporated Feb. 14, 1901.

Authorized Capital, \$250,000.

JOS. A. SMRZ.....	President	FRANK SAFRANEK.....	Treasurer
JOHN KAPPEL, Jr.....	Secretary	LENICHECK, FAIRCHILD & BOESEL.....	Attorneys

## DIRECTORS.

JOS. A. SMRZ.	ALBERT SKUBAL,	THOS. ZACHAR.
FRANK SKRABALEK.	ANTON KUBIK.	ANTON SKUBAL.
VAC. SVANDA.	EMAN BENES.	JOHN KAPPEL, Jr.,
MATH. SCHAUER.	F. A. AMBROZ.	VAC. PUMPR.
CHAS. KOUBECK.	FRANK SAFRANEK.	CHAS. POSEPNY.
CHAS. WESELY.	FRANK JANACEK.	JOS. J. KOCOUREK.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$68,100 00	Dues on installment stock..	\$75,284 75
Loans on stock.....	13,215 00	Dues paid in advance.....	344 40
Due on stock.....	74 76	Contingent fund.....	408 01
Cash in hands of treasurer.	6,264 54	Incomplete loans.....	3,865 00
		Undivided profits.....	7,752 14
Total assets.....	\$87,654 30	Total liabilities.....	\$87,654 30

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
From dues on installment stock.....	\$30,181 43	For real estate loans.....	\$8,310 00
From interest.....	3,771 81	For loans on stock.....	12,440 00
From fines.....	43 52	For withdrawals of stock:	
From fees.....	500 00	Dues, \$11,353.91; profits,	
From R. E. loans repaid....	11,675 00	\$995.90.....	12,349 81
From stock loans repaid....	8,930 00	For bills payable repaid....	14,700 00
From transfer of shares.....	5 50	For interest on bills payable.....	220 06
From interest on series loans .....	614 85	For salaries.....	549 00
		For stationery, postage, printing .....	43 50
		For interest on series loans.	614 85
		For overdraft.....	230 35
		Cash on hand Dec. 31st.....	6,264 54
Total receipts.....	\$55,722 11	Total disbursements...	\$55,722 11

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$1,000 00	Secretary .....	\$250 00
Treasurer .....	500 00	Treasurer .....	35 00
President .....	300 00	Auditing committee.....	12 00
2nd secretary .....	500 00	All other salaries.....	252 00
Trustee .....	350 00	Total salaries for the year .....	\$540 00
Total operating expenses for the year ending December 31, 1909...		\$502 50	

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	244
Number added during the year.....	9
Total .....	253
Number whose membership has ceased during the year.....	37
Total number of shareholders Dec. 31, 1909.....	216

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	2,450
Number of shares issued during the year.....	142
Total .....	2,592
Number of shares withdrawn during the year.....	402
Number of shares in force Dec. 31, 1909.....	2,190

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year.....	689	97
Number of shares pledged during the year.....	109	125
Total .....	798	222
Number of shares released during the year.....	117	89
Present total number of shares pledged...	681	133

# **CITIZENS MUTUAL LOAN AND BUILDING ASSOCIATION,**

*Milwaukee, Wisconsin.*

Office at No. 43 Loan & Trust Bldg.

Incorporated September, 1892.      Authorized Capital, \$850,000.

T. J. PERELES.....President | E. H. WILLIAMS.....Treasurer  
FRANK ARMITAGE.....Secretary | NATH. PERELES & SONS...Attorneys

## **DIRECTORS.**

WM. M. WOLFF,  
J. C. BUCKLAND,  
JOHN VAN ROO,

WM. F. SELL,  
J. B. HECKENDORN,  
H. J. MABBETT,

WM. GILLES,  
J. M. J. KEOGH,  
C. W. GRAHAM.

## **STATEMENT DECEMBER 31, 1909.**

<b>Assets.</b>		<b>Liabilities.</b>	
Loans on real estate.....	\$176,290 00	Dues on installment stock.....	\$96,084 00
Loans on stock.....	580 00	Contingent fund.....	2,129 24
Accrued and unpaid interest, \$308.25; fines, \$8.50....	816 75	Interest paid in advance.....	137 47
Real estate sold on contracts.....	670 00	Incomplete loans.....	1,967 26
Furniture and stationery...	50 00	Bills payable.....	35,000 00
N. C. Arsenau.....	199 84	Undivided profits.....	44,338 11
Cash in bank.....	827 64		
Cash in hands of secretary.	221 85		
<b>Total assets.....</b>	<b>\$179,656 08</b>	<b>Total liabilities.....</b>	<b>\$179,656 08</b>

## **RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.**

<b>Receipts.</b>		<b>Disbursements.</b>	
Cash at beginning of year.....	\$1,040 69	For real estate loans.....	\$60,088 32
From dues on installment stock.....	41,992 00	For loans on stock.....	1,240 00
From interest.....	16,252 92	For withdrawals of stock: Dues, \$33,797.00; profits, \$6,083.76.....	39,880 76
From premiums.....	784 23	For bills payable repaid....	131,500 00
From fines.....	77 15	For interest on bills payable.....	1,766 59
From fees.....	130 00	For taxes advanced.....	18 99
From profits on withdrawals.....	7 21	For salaries.....	1,300 00
From R. E. loans repaid....	36,720 00	For stationery, postage, printing.....	118 70
From stock loans repaid....	1,435 00	For other expenses.....	1,123 85
From real estate sold on contracts.....	200 00	For advertising.....	37 95
From bills payable.....	139,500 00	For commission.....	29 55
From other receipts.....	15 00	Cash on hand Dec. 31st....	1,049 49
<b>Total receipts.....</b>	<b>\$238,154 20</b>	<b>Total disbursements..</b>	<b>\$238,154 20</b>

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$10,000 00	Secretary .....	\$1,275 00
		President .....	25 00
		Auditing committee.....	42 50
		Appraisors .....	75 00
		Directors .....	218 00
		Total salaries for the year .....	\$1,635 50
Total operating expenses for the year ending December 31, 1909...			\$2,610 05

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	299
Number added during the year.....	127
Total .....	426
Number whose membership has ceased during the year.....	103
Total number of shareholders Dec. 31, 1909.....	323

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	3,360
Number of shares issued during the year.....	1,539
Total .....	4,899
	Installment stock.
Number of shares withdrawn during the year .....	1,142
Number of shares matured during the year..	16
	1,158
Number of shares in force Dec. 31, 1909.....	3,741

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	908	75
Number of shares pledged during the year.....	352	
Total .....	1,260	75
Number of shares released during the year.....	223	
Present total number of shares pledged....	1,037	75

# FIRST BOHEMIAN NATIONAL LOAN AND BUILDING ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No. 648 12th Street.

Incorporated Oct. 28, 1885. Authorized Capital, \$5,000,000.

WENZEL CHADIN.....President | ADOLPH KAKAC.....Treasurer  
CHAS. JIRAN.....Secretary | FRANK J. LENICHECK.....Attorneys

## DIRECTORS.

WENZEL CHADIN,  
JOS. BARTOS,  
CHAS. JIRAN,  
JOS. JUNEK,  
JAMES SIMANDL,  
ADOLPH KAKAC,

CHAS. KORES,  
ALOIS SMRZ,  
E. B. VECKER,  
JOS. VOTAPEK,  
ALOIS ZIVNUSTKA,  
JOS. KUDRNA,

JOS. LIBRA,  
FRANK X. HUDECEK,  
VINC. POKORNY,  
EDW. YUNEK,  
ALOIS DENSKY,  
JOS. SCHNEIBERG.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$355,984 62	Dues on installment stock..	\$385,634 50
Loans on stock.....	100,785 00	Dues paid in advance.....	1,823 87
Due for stock assessments.	790 53	Contingent fund.....	3,635 15
Deposited with series.....	97,800 00	Bills payable.....	2,000 00
Cash in hands of treasurer.	577 31	Undivided profits.....	74,043 94
		Series deposits.....	97,800 00
Total assets.....	\$564,937 46	Total liabilities.....	\$564,937 46

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$10,919 45	For real estate loans.....	\$124,515 00
From dues on installment stock .....	118,064 26	For loans on stock.....	57,085 00
From interest.....	23,979 97	For withdrawals of stock:	
From premiums.....	3,348 38	Dues, \$31,758.14; profits,	
From fines.....	790 36	\$2,349.25 .....	34,107 39
From fees.....	1,902 05	For bills payable repaid....	5,300 00
From R. E. loans repaid....	47,305 00	For interest on bills payable .....	208 73
From stock loans repaid...	18,690 00	For interest to series.....	4,470 05
From bills payable.....	4,000 00	For salaries and rent.....	2,413 00
From series deposits.....	126,800 00	For stationery, postage, printing .....	161 02
From series expense accounts .....	1,610 55	For other expenses, officers' bonds .....	32 50
From profit on new shares.	203 78	For other disbursements, miscellaneous .....	127 75
		For series deposits.....	126,800 00
		For series expense accounts .....	1,610 55
		For premium to series.....	205 50
		Cash on hand Dec. 31st.....	577 31
Total receipts.....	\$357,613 80	Total disbursements..	\$357,613 80

Officers Bonded.		Amount of Compensation per Annum.	
Secretary . . . . .	\$2,500 00	President . . . . .	\$100 00
Treasurer . . . . .	5,000 00	1st secretary . . . . .	1,200 00
Other officers . . . . .	2,500 00	Vice president . . . . .	20 00
		Treasurer . . . . .	200 00
		Attorney . . . . .	75 00
		Auditing committee, 3 mem- bers, \$30 each . . . . .	90 00
		2d secretary . . . . .	200 00
		3d secretary . . . . .	100 00
		3 trustees, each \$30 . . . . .	180 00
		3 appraisers, each \$40 . . . . .	120 00
		3 substitutes, each \$15 . . . . .	45 00
		Total salaries for the year . . . . .	\$2,330 00
Total operating expenses for the year ending December 31, 1909 . . .			\$2,734 27

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year . . . . .	1,106
Number added during the year . . . . .	309
Total . . . . .	1,414
Number whose membership has ceased during the year . . . . .	117
Total number of shareholders Dec. 31, 1909 . . . . .	1,297

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year . . . . .	7,790
Number of shares issued during the year . . . . .	2,540
Total . . . . .	10,330
Number of shares withdrawn during the year . . . . .	1,153
Number of shares in force Dec. 31, 1909 . . . . .	9,177

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.
Number of shares pledged at beginning of year . . . . .	3,068
Number of shares pledged during the year . . . . .	1,525
Total . . . . .	4,583
Number of shares released during the year . . . . .	556
Present total number of shares pledged . . . . .	4,027

# FIRST SOUTH SLAVIC LOAN AND BUILDING ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No. 237 1st Ave.

Incorporated Oct. 27, 1909. Authorized Capital, \$500,000.

ALOIS BERGANT.....President / FRANK SKCRLOVNIK.....Treasurer  
FRITZ ROBACH.....Secretary

## DIRECTORS.

ALOIS BERGANT, M. CELOFIGA, JOHN PODJED,  
JOHN KALAN, FRANK NOVAK, LEO ZAKRABEK,  
FRITZ ROBACH, ANTON PODJED, ANTON TURNSEK,  
ANT. SELIGO, FRANK SKCRLOVNIK, IG. KUSLZAN.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Furniture and stationery...	\$18 00	Dues on installment stock..	\$44 40
Loss .....	42 38	Dues paid in advance.....	56 50
Cash in hands of treasurer.	191 02	Bills payable.....	150 00
		Interest payable.....	50
Total assets.....	\$251 40	Total liabilities.....	\$251 40

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
From dues on installment stock .....	\$100 90	For bills payable repaid....	\$40 00
From fees.....	9 50	For stationery, postage printing .....	17 38
From bills payable.....	190 00	For other expenses. rent....	5 00
From rent returned.....	5 00	For corporation fee.....	35 00
		For officers' bonds.....	8 00
		For corporation seal.....	9 00
		Cash on hand Dec. 31st.....	191 02
Total receipts.....	\$305 40	Total disbursements..	\$305 40

**MEMBERSHIP.**

	Holding Installment stock.
Number added during the year.....	28
Total .....	<u>28</u>
Total number of shareholders Dec. 31, 1909.....	28

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares issued during the year.....	37
Total .....	<u>37</u>
Number of shares in force Dec. 31, 1909.....	37



# MILWAUKEE MUTUAL LOAN AND BUILDING ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No. 512-513 Germania Bldg.

Incorporated April 5, 1893. Authorized Capital, \$5,000,000.

RICHARD BURKE.....President | JAMES M. HAYS.....Treasurer  
JOHN J. MAHER.....Secretary | JOHN J. MAHER.....Attorney

## DIRECTORS.

RICHARD BURKE, WM. PROMBERGER, JOHN H. FRIAR,  
HENRY M. OBERNDORFER, CHARLES A. GRAF, FLORIAN J. RIES,  
M. S. SHERIDAN, PATRICK DONNELLY, M. N. LANDO.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$122,150 00	Dues on installment stock..	\$55,838 63
Loans on stock.....	100 00	Paid up stock .....	54,700 00
Accrued and unpaid interest	185 02	Contingent fund .....	4,457 61
Taxes advanced .....	170 97	Incomplete loans .....	1,388 94
Insurance premiums ad-		Dividend account .....	9,147 86
vanced .....	82 80	Undivided profits .....	101 63
Furniture and stationery...	17 65		
Pass books .....	27 68		
Advertising matter .....	54 43		
Sundries .....	22 55		
Cash in hands of treasurer.	2,838 96		
Cash in hands of secretary.	12 59		
Total assets .....	\$125,662 70	Total liabilities .....	\$125,662 70

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.	\$725 51	For real estate loans.....	\$29,525 88
From dues on installment stock .....	20,901 70	For loans on stock.....	100 00
From paid up stock.....	11,100 00	For withdrawals of stock:	
From interest .....	353 44	Dues, \$18,310.81; profits,	
From R. E. loans repaid..	19,597 40	\$2,642.96 .....	\$20,953 77
From stock loans repaid..	275 00	For paid up stock W. D. or retired .....	1,000 00
From insurance premiums repaid .....	12 00	For interest on paid up stock .....	2,150 43
From bills payable .....	9,000 00	For bills payable repaid...	12,000 00
From pass books .....	9 00	For interest on bills pay- able .....	139 85
From interest on bills pay- able .....	3 17	For taxes advanced.....	170 97
From sundries .....	9 25	For insurance premiums ad- vanced .....	44 50
		For salaries .....	1,500 00
		For stationery, postage, printing .....	65
		For other expenses.....	376 79
		For attorney fees.....	60 00
		For commissions .....	84 00
		For sundries .....	28 10
		Cash on hand Dec. 31st....	2,851 55
Total receipts .....	\$70,986 47	Total disbursements..	\$70,986 47

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$5,000 00	Secretary .....	\$1,500 00
		Directors \$2—for each meeting attended.	
		Total salaries for the year .....	\$1,500 00
Total operating expenses for the year ending December 31, 1909...			\$2,020 79

**MEMBERSHIP.**

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	159	54
Number added during the year.....	52	12
Total .....	211	66
Number whose membership has ceased during the year .....	30	3
Total number of shareholders Dec. 31, 1909	181	63

**STATEMENT OF SHARES.**

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,175½	446
Number of shares issued during the year.....	698	127
Total .....	2,873½	573
	Installment.	Paid up.
Number of shares withdrawn during the year .....	596½	26
Number of shares matured during the year .....	44½	641
Number of shares in force Dec. 31, 1909....	2,232½	547

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	1,172	24
Number of shares pledged during the year.....	289	25
Total .....	1,461	49
Number of shares released during the year.....	239½	24
Present total number of shares pledged....	1,221½	25

# MODEL BUILDING LOAN AND INVESTMENT ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No 436 Wells Building.

Incorporated May 18, 1896. Authorized Capital, \$5,000,000.

JAMES M. FOX.....President | HERBERT N. LAFLIN.....Treasurer  
J. A. GOSS.....Secretary | E. H. BOTTUM.....Attorney

## DIRECTORS.

JAMES M. FOX, WM. H. GRUHL, THOS. V. DALLY.  
RICHARD HOE, M. J. HOGAN,  
HERBERT N. LAFLIN, H. J. MATHEWS.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$18,250 00	Dues on installment stock..	\$16,295 70
Loans on stock.....	715 00	Dues paid in advance.....	5 75
Accrued and unpaid interest, premium .....	166 17	Paid up stock .....	650 00
Real estate .....	4,637 79	Contingent fund .....	4,731 40
Real estate sold on contracts .....	1,436 46	Dividend account .....	6,757 06
Taxes advanced .....	50 53		
Insurance premiums advanced .....	16 00		
Furniture and stationery ..	50 00		
Miscellaneous .....	31 94		
Cash in hands of treasurer..	3,076 99		
Cash in hands of secretary..	8 98		
Total assets .....	\$23,439 91	Total liabilities .....	\$23,439 91

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year	\$4,930 22	For real estate loans.....	\$1,550 00
From dues on installment stock .....	2,701 86	For loans on stock.....	808 00
From interest .....	2,005 38	For withdrawals of stock:	
From fees .....	3 82	Dues, \$7,283.83; profits,	
From profits on withdrawals .....	110 96	\$2,674.41 .....	9,958 24
From rents .....	157 18	From matured stock:	
From R. E. loans by maturity of stock .....	2,150 00	Dues, \$1,213.20; profits,	
From R. E. loans repaid...	5,450 60	\$981.65 .....	2,194 85
From taxes repaid.....	100 00	For paid up stock W. D. or retired .....	1,100 00
From insurance premiums repaid .....	8 00	For interest on paid up stock .....	68 62
From stock loans repaid...	1,158 00	For taxes advanced.....	100 00
From real estate sold on contracts .....	1,106 70	For insurance premiums advanced .....	24 00
		For salaries .....	625 00
		For stationery, postage, printing .....	12 76
		For other expenses.....	307 64
		Miscellaneous charges to members .....	47 04
		Cash on hand Dec. 31st....	3,085 97
Total receipts .....	\$19,882 12	Total disbursements...	\$19,882 12

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$1,000 00	Secretary .....	\$625 00
Treasurer .....	2,000 00	Auditing committee .....	20 00
President .....	1,000 00		
Vice President .....	1,000 00	Total salaries for the year .....	\$645 00
Total operating expenses for the year ending December 31, 1909...		\$945 40	

**MEMBERSHIP.**

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	61	6
Total .....	61	6
Number whose membership has ceased during the year .....	9	3
Total number of shareholders Dec. 31, 1909	52	3

**STATEMENT OF SHARES.**

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	624½	17½
Number of shares issued during the year.....	32	
Total .....	656½	17½
Number of shares withdrawn during the year.....	185½	11
Number of shares matured during the year.....	22	207½
Number of shares in force Dec. 31, 1909....	449	6½

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	223½	88
Number of shares pledged during the year.....		35½
Total .....	223½	123½
Number of shares released during the year.....	75½	71
Present total number of shares pledged....	148	52½

## MUTUAL BUILDING AND SAVINGS ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No. 23-24 Mack Block.

Incorporated June 27, 1892. Authorized Capital, \$500,000.

FRANCIS J. RICKERT.....President | W. A. ARNOLD.....Treasurer  
 JOSEPH M. CROWLEY.....Secretary |

**DIRECTORS.**

W. A. ARNOLD. WM. J. CLASSEN. D. C. OTTESEN,  
 ADOLPH BLEYER. JOSEPH M. CROWLEY. E. D. REGAN,  
 HERMAN J. BOHMANN, CHARLES W. McNALLY, FRANCIS J. RICKERT.

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$201,082 40	Dues on installment stock..	\$80,794 49
Loans on stock .....	3,862 50	Paid up stock.....	81,505 00
Accrued and unpaid interest	17 58	Contingent fund .....	7,546 58
From real estate sold on		Bills payable .....	37,100 00
contracts .....	5,830 28	Undivided profits .....	5,395 83
Withdrawal fund .....	4,029 16	Special deposits .....	3,847 16
Cash in hands of bank.....	365 23	Dividend accrued on special	
Cash in hands of secretary.	1,023 26	deposits .....	21 33
Total assets .....	\$216,210 30	Total liabilities .....	\$216,210 30

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year.	\$3,454 55	For real estate loans.....	\$71,572 40
From dues on installment		For loans on stock.....	4,295 00
stock .....	25,101 15	For withdrawals of stock...	15,444 14
From paid up stock.....	29,950 00	For paid up stock W. D. or	
From premiums .....	13,199 22	retired .....	13,675 00
From rents .....	44 00	For interest on paid up	
From R. E. loans repaid...	25,900 00	stock .....	3,319 58
From stock loans repaid...	6,112 00	For bills payable repaid..	15,650 00
From real estate sold on		For interest on bills pay-	
contracts .....	300 00	able .....	1,313 53
From bills payable.....	27,200 00	For insurance premiums ad-	
From withdrawal fund.....	143 00	vanced .....	40 00
From special deposits.....	370 00	For salaries .....	2,216 00
Total receipts .....	\$131,773 92	For stationery, postage,	
		printing .....	68 30
		For other expenses .....	200 14
		For rent and janitor service	528 00
		For special deposits.....	720 84
		For commissions .....	1,342 50
		Cash on hand Dec. 31.....	1,388 49
		Total disbursements ..	\$131,773 92

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$5,000 00	Secretary .....	\$1,500 00
Treasurer .....	1,000 00	Treasurer .....	100 00
		President .....	150 00
		Clerk hire .....	445 00
		Directors fees \$3 per diem	
		Total salaries for the year .....	\$2,195 00
Total operating expenses for the year ending December 31, 1900...			\$3,012 44

**MEMBERSHIP.**

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year	256	119
Number added during the year.....	90	85
Total .....	346	204
Number whose membership has ceased during the year .....	28	39
Total number of shareholders Dec. 31, 1900	318	165

**STATEMENT OF SHARES.**

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	3,362	652.30
Number of shares issued during the year.....	1,353	299.50
Total .....	4,715	951.80
Number of shares withdrawn during the year .....	574	136%
Number of shares matured during the year .....	10	584
Number of shares in force Dec. 31, 1900....	4,131	815.05

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	1,755	353
Number of shares pledged during the year.....	837	223
Total .....	2,592	576
Number of shares released during the year.....	243	155
Present total number of shares pledged..	2,349	421

## ORZEL BIALY BUILDING AND LOAN ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No. 617-21st Ave.

Incorporated May 28, 1909. Authorized Capital, \$500,000.

GEORGE RYBACKI.....President / ALBERT BODUS.....Treasurer  
 JOS. SZWABA .....Secretary / JOHN S. STROZYK.....Attorney

**DIRECTORS.**

GEORGE RYBACKI.  
 ALBERT BODUS,  
 JOS. SZWABA,

FRANK FILIP,  
 STAN. SZYMARCK,  
 JOHN JASKULSKI,

SZCZEPAN LABISZAK,  
 ALBERT KLINKOSZ,  
 PETER SEELEFF.

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$5,900 00	Dues on installment stock.....	\$8,875 00
Loans on stock.....	80 00	Dues paid in advance.....	78 50
Fines.....	1 71	Contingent fund.....	1 06
Furniture and stationery..	93 04	Interest paid in advance.....	18 15
Dues unpaid.....	59 50	Undivided profits.....	52 31
Cash in hands of treasurer.	890 77		
Total assets.....	\$7,025 02	Total liabilities.....	\$7,025 02

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
From dues on installment stock.....	\$6,875 00	For real estate loans.....	\$5,900 00
From interest.....	89 30	For loans on stock.....	80 00
From premiums.....	45 30	For withdrawals of stock....	138 50
From fines.....	6 08	For bills payable repaid....	1,900 00
From fees.....	233 75	For salaries.....	78 50
From bills payable.....	1,900 00	For stationery, postage, printing.....	91 62
From dues paid in advance	78 50	For other expenses.....	57 50
		For furniture, etc.....	93 04
		Cash on hand Dec. 31st....	890 77
Total receipts.....	\$9,227 93	Total disbursements....	\$9,227 93

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$500 00	Secretary .....	\$45 00
Treasurer .....	2,000 00	Auditing committee .....	31 50
Other officers .....	500 00	Total salaries for the year .....	\$76 50
Total operating expenses for the year ending December 31, 1909...		\$225 62	

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	138
Total .....	138
Number whose membership has ceased during the year.....	4
Total number of shareholders Dec. 31, 1909.....	134

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares issued during the year.....	935
Total .....	935
Number of shares withdrawn during the year.....	30
Number of shares in force Dec. 31, 1909.....	896

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged during the year.....	40	15
Present total number of shares pledged....	40	15



# SKARB POLSKI MUTUAL LOAN AND BUILDING SOCIETY,

*Milwaukee, Wisconsin.*

Office at No. 391 Mitchell Street.

Incorporated Jan. 6, 1886. Authorized Capital, \$5,000,000.

FRANK J. GRUTZA.....President | ALBERT SMUKOWSKI.....Treasurer  
IGNATZ A. PRZYBYLA.....Secretary | THOS. T. CHURCHILL.....Attorney

## DIRECTORS.

FRANK J. GRUTZA, FRANK L. KOCEJA, FRANK KOTECKI,  
ALBERT SMUKOWSKI, JOHN KANTAK, FRANK ROZGA,  
IGNATZ A. PRZYBYLA, MICHAEL W. NOWAK, JACOB THOMAS,  
JOHN STANIOCH, FRANK ROZMARYNOWSKI, IGNATZ GORSKI.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$168,505 41	Dues on installment stock.....	\$159,327 91
Loans on stock.....	15,648 50	Dues paid in advance.....	535 75
Accrued and unpaid interest, premium and fines...	2,646 51	Contingent fund.....	14,602 35
Real estate.....	9,255 88	Interest and premiums paid in advance.....	21 05
Real estate sold on contracts.....	28,104 80	Bills payable.....	15,525 00
Taxes advanced.....	577 29	Interest payable.....	227 79
Insurance premiums advanced.....	674 20	Undivided profits.....	24,738 75
Bond for lost note.....	1,100 00	Bank loan.....	13,000 00
Furniture and stationery...	787 50		
Cash in hands of treasurer.	678 53		
Total assets.....	\$227,978 60	Total liabilities.....	\$227,978 60

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.	\$1,222 55	For real estate loans.....	\$52,765 48
From dues on installment stock.....	87,146 73	For loans on stock.....	15,538 00
From interest.....	10,252 88	For withdrawals of stock:	
From premiums.....	471 60	Dues, \$23,819.83; profits,	
From fines.....	190 59	\$523.20.....	24,343 03
From fees.....	680 50	For matured stock:	
From rents.....	264 50	Dues, \$28,700.00; profits,	
From R. E. loans by maturity of stock.....	4,700 00	\$6,003.00.....	34,712 00
From R. E. loans repaid...	18,990 30	For bills payable repaid...	3,975 00
From stock loans repaid...	16,528 00	For interest on bills payable and bank loan.....	1,202 20
From insurance premiums repaid.....	35 60	For real estate.....	6,302 01
From taxes repaid.....	98 06	For real estate on land contract.....	895 25
From real estate sold on contracts.....	2,993 94	For taxes advanced.....	179 10
From bills payable.....	9,950 00	For insurance premiums advanced.....	148 92
From bank loan.....	20,000 00	For salaries.....	2,205 50
From sundries.....	207 00	For stationery, postage, printing.....	445 10
		For other expenses.....	490 83
		For other disbursements....	849 30
		For bank loan repaid.....	29,000 00
		Cash on hand Dec. 31st....	678 53
Total receipts.....	\$173,730 25	Total disbursements....	\$173,730 25

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$5,000 00	Secretary .....	\$1,020 00
Treasurer .....	10,000 00	Treasurer .....	25 00
		President .....	25 00
		Auditing committee and directors' salary provided.	
		Total salaries for the year .....	\$2,205 50
Total operating expenses for the year ending December 31, 1909...			\$3,480 12

## MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	847
Number added during the year.....	407
Total .....	1,254
Number whose membership has ceased during the year.....	244
Total number of shareholders Dec. 31, 1909.....	1,010

## STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	6,436
Number of shares issued during the year.....	3,086
Total .....	9,522
	Installment stock.
Number of shares withdrawn during the year .....	1,338
Number of shares matured during the year.....	354
	1,692
Number of shares in force Dec. 31, 1909.....	7,830

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,323	1,034
Number of shares pledged during the year.....	592	980
Total .....	1,915	2,014
Number of shares released during the year.....	251	819
Present total number of shares pledged...	1,664	1,195
Present total number of shares pledged on land contracts .....	166	
Total .....	1,830	

## SKARB PULASKI BUILDING AND LOAN ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No. 32 Locust Street.

Incorporated April 30, 1909. Authorized Capital, \$5,000,000.

FRANK KROPIDLOWSKI...President	FR. CZARKOWSKI.....Treasurer
J. F. POLCRYNSKI.....Secretary	ALBERT FROEDE.....Attorney

**DIRECTORS.**

F. KROPIDLOWSKI,	M. JAZDREWSKI,	F. ZINDA,
J. F. POLCRYNSKI,	J. HINTZA,	J. STRUKA,
F. CZARKOWSKI,	F. KOZLOWICZ,	J. MALMAROWSKI.

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$21,457 00	Dues on installment stock..	\$24,525 00
Loans on stock.....	1,266 00	Dues paid in advance.....	50 00
Furniture and stationery...	149 08	Undivided profits .....	1,065 00
Dues on installment.....	17 50	Contingent fund .....	50 00
Cash in hands of treasurer.	2,800 42		
Total assets .....	\$25,690 00	Total liabilities .....	\$25,690 00

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
From dues on installment stock .....	\$25,135 00	For real estate loans.....	\$21,637 00
From interest .....	307 77	For loans on stock.....	1,285 00
From premiums .....	196 85	For dues .....	79 32
From fines .....	26 95	For salaries .....	250 75
From fees .....	682 50	For stationery, postage, printing .....	250 05
From real estate loans repaid .....	200 00	For other expenses, rent....	24 00
From stock repaid.....	19 00	For legal services.....	133 00
From fees for pass books..	86 75	For safe and furniture....	149 08
		For advertising .....	26 20
		Cash on hand Dec. 31st....	2,800 42
Total receipts .....	\$26,651 82	Total disbursements...	\$26,654 82

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,000 00	Secretary .....	\$185 00
Treasurer .....	8,000 00	Treasurer .....	48 50
Other officers .....	4,000 00	Auditing committee .....	16 00
		Vice Secretary .....	23 25
		Total salaries for the year .....	\$250 75
Total operating expenses for the year ending December 31, 1909...			\$833 08

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members during the year.....	368
Number whose membership has ceased during the year.....	4
Total number of shareholders Dec. 31, 1909.....	364

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares issued during the year.....	2,741
Number of shares withdrawn during the year.....	16
Number of shares in force Dec. 31, 1909.....	2,725

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged during the year.....	140	209
Number of shares released during the year.....	...	4
Present total number of shares pledged....	140	205

## SKARB SOBIESKI BUILDING AND LOAN ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No. 855 20th Ave.

Incorporated May 2, 1892. Authorized Capital, \$1,000,000.

MICH. TOMASZEWSKI.....President | JOHN J. MUCHA.....Treasurer  
 STAN. MATERNOWSKI.....Secretary | CASIMIR GONSKI.....Attorney

**DIRECTORS.**

MICH. TOMASZEWSKI, ANTON MIKOLAJEWSKI, JOHN PASZKIEWICZ,  
 FRANK MUCHA, JOHN J. MUCHA, FRANK MARKOWSKI,  
 STAN. MATERNOWSKI, WALENTZ JENDRZECZAK, MICH. SZYMBORSKI.

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$59,200 00	Dues on installment stock..	\$87,117 25
Loans on stock.....	13,901 00	Dues paid in advance.....	144 75
Accrued and unpaid interest	979 97	Interest, paid in advance...	35 47
Real estate .....	9,278 86	Bills payable .....	10,300 00
Taxes advanced .....	144 08	Undivided profits .....	8,382 35
Furniture and stationery...	300 00		
Cash in hands of treasurer.	2,175 91		
Total assets .....	\$85,979 82	Total liabilities .....	\$85,979 82

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$964 10	For real estate loans.....	\$7,850 00
From dues on installment stock .....	24,049 50	For loans on stock.....	6,628 00
From interest .....	3,256 30	For withdrawals of stock:	
From premiums .....	153 38	Dues, \$9,317.25; profits,	
From fines .....	23 95	\$175.05 .....	9,492 30
From fees .....	203 75	For bills payable repaid...	9,550 00
From rents .....	41 30	For interest on bills pay- able .....	881 61
From R. E. loans repaid...	1,800 00	For taxes advanced .....	144 08
From stock loans repaid...	2,985 00	For salaries .....	872 05
From bills payable.....	4,450 00	For stationery, postage, printing .....	148 55
		For foreclosure expense...	164 78
		Cash on hand Dec. 31st....	2,175 91
Total receipts .....	\$37,907 28	Total disbursements...	\$37,907 28

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,000 00	Secretary .....	\$375 00
Treasurer .....	5,000 00	Treasurer .....	37 50
President .....	500 00	Auditing committee and directors .....	187 50
		Attorney .....	109 55
		President .....	37 50
		Assistant secretary .....	125 00
		Total salaries for the year .....	872 05

Total operating expenses for the year ending December 31, 1909.... \$1,185 38

## MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	203
Number added during the year.....	120
Total .....	323
Number whose membership has ceased during the year.....	51
Total number of shareholders Dec. 31, 1909.....	272

## STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,638
Number of shares issued during the year.....	814
Total .....	2,452
Number of shares withdrawn during the year.. 510	510
Number of shares in force Dec. 31, 1909.....	1,942

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	433	606
Number of shares pledged during the year.....	60	187
Total .....	493	793
Number of shares released during the year.....	56	490
Present total number of shares pledged....	437	303

## SECOND BOHEMIAN NATIONAL LOAN AND BUILDING ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at Cor. 4th and Court Streets.

Incorporated Feb. 25, 1909. Authorized Capital, \$5,000,000.

LOUIS A. ZAVITOVSKY.....President | JAS. POVONDRA.....Treasurer  
JOS. A. HOLUB.....Secretary | LOUIS A. ZAVITOVSKY.....Attorney

### DIRECTORS.

LOUIS A. ZAVITOVSKY,	FRANK STROKLASA,	JOS. ARDINA,
EDMUND VOZTEK,	JOS. J. KOCA,	JOHN F. HOLUB,
JOS. A. HOLUB,	JAS. POVONDRA,	ALBERT CHLUPAC,
FR. POKORNY,	VACLAV BENES,	JOHN MUDROCH,
JOHN PAULU,	JOS. HENIKA,	ONDREJ KOLAF.

### STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$3,300 00	Dues on installment stock.....	\$10,296 00
Loans on stock .....	920 00	Dues paid in advance.....	97 42
Due for stock.....	13 26	Contingent fund .....	15 42
Cash in hands of treasurer.	1,468 38	Profit .....	292 80
Total assets .....	\$10,701 64	Total liabilities .....	\$10,701 64

### RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
From dues on installment stock .....	\$11,428 13	For real estate loans.....	\$8,400 00
From interest .....	135 03	For loans on stock.....	1,289 00
From premiums .....	221 20	For withdrawals of stock:	
From fines .....	59 07	Dues, \$776.35; profits,	
From profits on withdrawals .....	70 22	\$70.22 .....	846 57
From R. E. loans repaid...	100 00	For salaries .....	221 90
From stock loans repaid...	369 00	For stationery, postage,	
From quarterly dues.....	205 05	printing .....	289 07
From transfer of shares.....	2 75	For other expenses.....	78 13
Total receipts .....	\$12,591 05	Cash on hand Dec. 31st....	1,468 38
		Total disbursements ..	\$12,591 05

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$1,000 00	Secretary .....	\$100 00
Treasurer .....	1,500 00	Treasurer .....	15 00
Other officers .....	1,950 00	Auditing committee .....	6 00
		Other officers .....	100 90
		Total salaries for the year .....	\$221 90
Total operating expenses for the year ending December 31, 1909....			\$587 10

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	131
Number added during the year.....	49
Total .....	180
Number whose membership has ceased during the year.....	23
Total number of shareholders Dec. 31, 1909.....	157

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	768
Number of shares issued during the year.....	239
Total .....	1,067
Number of shares withdrawn during the year.....	121
Number of shares in force December 31, 1909.....	936

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.
Number of shares pledged during the year.....	84
Number of shares released during the year.....	1
Present total number of shares pledged.....	83



# SOUTH SIDE MUTUAL LOAN AND BUILDING ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No. 493 Mitchell Street.

Incorporated March 27, 1901. Authorized Capital, \$5,000,000.

CHARLES MIKSCH.....President / H. J. RADEMACHER.....Treasurer  
J. M. SCHNEIDER.....Secretary / AUSTIN, FEHR & GEHRZ...Attorneys

## DIRECTORS.

CHARLES MIKSCH,	PHILIP FRITSCH,	JULIUS SHARNEK,
J. M. SCHNEIDER,	ROBERT STEMPER,	HERMAN MUTH,
H. J. RADEMACHER,	LORENZ MAUER,	FRED. ZAFFRAUN,
B. C. HORSCH,	MARTIN TYBORSKI,	JOHN BLANKENHEIM,
JOSEPH P. SURGES,	CHAS. WITSCHONKE,	REINHOLD BETHKE.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$83,800 00	Dues on installment stock.....	\$67,532 50
Loans on stock.....	3,860 00	Dues paid in advance.....	341 50
Accrued and unpaid interest, \$853.12; premium, \$43.50; and fines, \$4.36...	900 98	Contingent fund.....	598 63
Furniture and stationery...	360 00	Interest paid in advance....	13 07
Loans to series.....	13,675 00	Bills payable.....	14,500 00
Cash in hands of treasurer,	554 51	Interest payable.....	204 28
		Undivided profits.....	6,285 51
		Loans from series.....	13,675 00
<b>Total assets .....</b>	<b>\$103,150 49</b>	<b>Total liabilities .....</b>	<b>\$103,150 49</b>

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$49 86	For real estate loans.....	\$34,100 00
From dues on installment stock.....	33,501 75	For loans on stock.....	4,505 00
From interest.....	4,935 53	For withdrawals of stock: Dues, \$7,781.75; profits, \$238.26 .....	8,020 01
From premiums.....	291 75	For matured stock: Dues, \$19,323.00; profits, \$3,477.00 .....	22,800 00
From fines.....	27 85	For interest to series.....	564 49
From fees.....	322 00	For bills payable repaid....	9,580 00
From R. E. loans by maturity of stock.....	9,900 00	For interest on bills payable .....	354 43
From R. E. loans repaid....	11,300 00	For salaries.....	646 70
From stock loans repaid....	4,840 00	For stationery, postage, printing .....	111 20
From bills payable.....	16,175 00	For other disbursements...	107 40
From series for furniture and fixtures.....	25 00	From loans from series repaid .....	7,350 00
From loans to series repaid	7,350 00	From loans to series.....	12,375 00
From loans from series.....	12,375 00	From furniture and fixtures to series.....	25 00
		Cash on hand Dec. 31st.....	554 51
<b>Total receipts.....</b>	<b>\$101,093 74</b>	<b>Total disbursements..</b>	<b>\$101,093 74</b>

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,500 00	Secretary .....	\$280 00
Treasurer .....	10,000 00	Treasurer .....	52 00
		President .....	89 00
		Other directors.....	295 70
		Total salaries for the year .....	\$646 70

Total operating expenses for the year ending December 31, 1909.... \$890 30

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	351
Number added during the year.....	218
Total .....	569
Number whose membership has ceased during the year.....	98
Total number of shareholders Dec. 31, 1909.....	471

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	2,291
Number of shares issued during the year.....	1,291
Total .....	3,582
	Installment stock.
Number of shares withdrawn during the year.....	373
Number of shares matured during the year...	228
Number of shares in force Dec. 31, 1909.....	2,981

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	476	277
Number of shares pledged during the year.....	229	209
Total .....	705	486
Number of shares released during the year.....	118	153
Present total number of shares pledged....	587	333

## THE NORTH SIDE LOAN AND BUILDING SOCIETY,

*Milwaukee, Wisconsin.*

Office at No. 1009 Bremer Street.

Incorporated Feb. 12, 1896. Authorized Capital, \$5,000,000.

M. RADZIEJEWSKI.....President | FRANK TABACZKA.....Treasurer  
 S. J. POZORSKI.....Secretary

## DIRECTORS.

M. RADZIEJEWSKI,      FRANK TABACZKA,      AUGUST STACHURSKI,  
 S. J. POZORSKI,      MICHAEL RAKOCY,      JAKUB KOUKEL,  
 M. T. BURCZYK,      JOSEPH ZIELINSKI,      JOHN WYLEZALSKI.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$61,034 21	Dues on installment stock..	\$54,020 00
Loans on stock.....	7,346 00	Contingent fund.....	612 56
Accrued and unpaid interest .....	1,205 20	Incomplete loans.....	6,680 00
Taxes advanced.....	651 23	Bills payable.....	9,000 00
Cash in hands of treasurer.	2,685 12	Undivided profits.....	5,029 20
Total assets.....	\$75,921 76	Total liabilities.....	\$75,921 76

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$4,398 76	For real estate loans.....	\$5,440 00
From dues on installment stock .....	23,004 25	For loans on stock.....	3,942 00
From interest.....	3,639 00	For withdrawals of stock:	
From premiums.....	24 38	Dues, \$6,172.50; profits,	
From fees.....	242 75	\$642.70 .....	6,815 20
From R. E. loans repaid....	23,200 00	For matured stock: Dues,	
From stock loans repaid....	8,393 00	\$26,322.75; profits, \$3,872.25	30,195 00
From taxes repaid.....	86 51	For interest on paid up stock	50 00
From insurance premiums repaid .....	16 80	For bills payable repaid....	14,200 00
From bills payable.....	400 00	For interest on bills payable .....	638 19
From judgment account....	2,150 00	For taxes advanced.....	339 24
		For salaries.....	612 00
		For stationery, printing and advertising .....	26 00
		For other expenses.....	507 00
		For books.....	18 70
		For rent.....	12 00
		For officers' bonds.....	82 00
		Cash on hand Dec. 31st.....	2,685 12
Total receipts.....	\$65,555 45	Total disbursements..	\$65,555 45

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,000 00	Secretary .....	\$300 00
Treasurer .....	15,000 00	Treasurer .....	84 00
Other officers, each.....	500 00	Auditing committee.....	150 00
		Assistant secretary.....	78 00
		Total salaries for the year .....	\$612 00
Total operating expenses for the year ending December 31, 1909....			\$745 70

## MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	163
Number added during the year.....	127
Total .....	293
Number whose membership has ceased during the year....	66
Total number of shareholders Dec. 31, 1909.....	227

## STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,449
Number of shares issued during the year.....	881
Total .....	2,330
Number of shares withdrawn during the year.....	596
Number of shares in force Dec. 31, 1909.....	1,734

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	615	233
Number of shares pledged during the year.....	46	194
Total .....	661	427
Number of shares released during the year.....	225	162
Present total number of shares pledged....	436	265

# THE POLISH NATIONAL LOAN AND BUILDING ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No. 422 Mitchell Street.

Incorporated Aug. 2, 1887. Authorized Capital, \$5,000,000.

JOHN HELTMACH.....President | ANTON ANDRZEJEWSKI....Treasurer  
LOUIS A. FONS.....Secretary | CASIMIR GONSKI.....Attorney

## DIRECTORS.

JOHN BEJMA,	JOHN HELTMACH,	KAZ. WARKOCZEWSKI,
ALBIN SZYBCZYNSKI,	FRANK FONS,	ANT. ANDRZCJEWSKI,
PETER FONS,	STEPHEN ROCZA,	MICH. BUDZINSKI,
MAX J. DRZEWSKI,	JOHN TADYCH,	LOUIS A. FONS,
JACOB KUBAL,	ALEX GILINSKI,	JAN KLEBA.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$131,200 00	Dues on installment stock..	\$103,140 50
Loans on stock.....	10,104 48	Paid up stock.....	12,950 00
Accrued and unpaid interest	77 21	Contingent fund.....	1,503 40
Furniture, stationery and safe	325 00	Bills payable.....	20,000 00
Cash in hands of treasurer.	5,035 39	Undivided profits.....	9,148 18
Total assets.....	\$146,742 08	Total liabilities.....	\$146,742 08

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$387 25	For real estate loans.....	\$68,700 00
From dues on installment stock	63,931 75	For loans on stock.....	15,512 41
From paid up stock.....	6,600 00	For withdrawals of stock:	
From interest.....	7,194 30	Dues, \$18,323.75; profits,	
From premiums.....	585 22	\$410.34 .....	18,734 00
From fines.....	51 80	For matured stock: Dues,	
From fees.....	1,324 00	\$27,843.75; profits, \$6,056.25	33,900 00
From transfer fees.....	31 25	For paid up stock W. D....	1,450 00
From R. E. loans by maturity of stock.....	9,900 00	For interest on paid up stock	416 66
From R. E. loans repaid.....	22,250 00	For bills payable repaid....	15,700 00
From stock loans repaid....	18,216 21	For interest on bills payable	503 93
From bills payable.....	30,600 00	For salaries.....	1,011 25
		For stationery, postage, printing	324 50
		For other expenses.....	41 50
		For bonds and documents....	42 00
		Cash on hand Dec. 31st....	5,035 39
Total receipts.....	\$161,371 78	Total disbursements..	\$161,371 78

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$5,000 00	Secretary .....	\$540 00
Assistant secretary.....	500 00	Assistant secretary.....	102 00
Treasurer .....	5,000 00	Treasurer .....	48 00
Assistant treasurer.....	1,000 00	President .....	48 00
President .....	500 00	Auditing committee.....	17 50
Vice president.....	500 00	Finance committee.....	255 75
Appraising committee, each.	500 00		
		Total salaries for the year .....	\$1,011 25

Total operating expenses for the year ending December 31, 1909.... \$1,419 25

## MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	291	13
Number added during the year.....	665	14
Total .....	956	27
Number whose membership has ceased during the year .....	143	6
Total number of shareholders Dec. 31, 1909.	813	21

## STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,530	78
Number of shares issued during the year.....	5,293	66
Total .....	7,823	144
	Installment.	Paid up.
Number of shares withdrawn during the year.....	988	14½
Number of shares matured during the year.....	330	
	1,325	
Number of shares in force Dec. 31, 1909....	6,501	129½

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	762	468
Number of shares pledged during the year.....	578	421
Total .....	1,340	889
Number of shares released during the year.....	133	480
Present total number of shares pledged....	1,202	409

## WISCONSIN MUTUAL LOAN AND BUILDING SOCIETY,

*Milwaukee, Wisconsin.*

Office at C., M. &amp; St. P. Ry. Shops.

Incorporated March 23, 1887. Authorized Capital, \$4,250,000.

A. E. MANCHESTER.....President | F. S. BRAND.....Treasurer  
 J. F. O'CONNOR.....Assistant Secretary | NATH. PERELES & SONS....Attorneys

**DIRECTORS.**

EVAN THOMAS,  
 M. M. VEDDER,  
 E. J. MANSUR,  
 M. H. TOOHEY,

A. F. BIERBACH,  
 J. W. TAYLOR,  
 MARTIN STARK,  
 A. W. BAIR,

J. J. CROWLEY,  
 J. J. HENNESSEY.

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$103,870 00	Dues on installment stock..	\$78,588 00
Accrued and unpaid interest	5 66	Dues paid in advance.....	231 00
Dues unpaid.....	25 00	Contingent fund.....	1,359 54
Cash in bank.....	2,364 52	Interest paid in advance....	292 76
Cash in hands of secretary.	129 12	Undivided profits.....	25,855 40
		Astray account.....	67 60
Total assets.....	\$106,394 30	Total liabilities.....	\$106,394 30

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$2,883 96	For real estate loans.....	\$10,540 00
From dues on installment stock.....	19,854 00	For withdrawals of stock: Dues, \$20,140.00; profits,	
From interest.....	9,924 12	\$2,621.97 .....	22,761 97
From premiums on stock...	133 50	For bills payable repaid....	3,100 00
From fines.....	18 48	For interest on bills pay- able .....	15 50
From transfer fees.....	2 25	For salaries.....	600 00
From R. E. loans repaid....	3,570 00	For stationery, postage, printing .....	30 35
From insurance premiums repaid .....	24 80	For other expenses.....	77 50
From bills payable.....	3,100 00	Cash on hand Dec. 31st....	2,493 64
From book fees.....	75		
From premiums on loans re- paid .....	107 10		
Total receipts.....	\$39,618 96	Total disbursements..	\$39,618 96

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$10,000 00	Secretary, \$300 per series...	\$300 00
		Total salaries for the year .....	\$300 00
Total operating expenses for the year ending December 31, 1909....			\$707 85

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	222
Number added during the year.....	2
Total .....	224
Number whose membership has ceased during the year.....	31
Total number of shareholders Dec. 31, 1909.....	193

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	1,837
Number of shares issued during the year.....	18
Total .....	1,855
Number of shares withdrawn during the year.....	247
Number of shares retired during the year.....	168
Number of shares in force Dec. 31, 1909.....	1,440

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.
Number of shares pledged at beginning of year.....	570
Number of shares pledged during the year.....	62
Total .....	632
Number of shares released during the year.....	21
Present total number of shares pledged.....	611



# WISCONSIN NATIONAL LOAN AND BUILDING ASSOCIATION,

*Milwaukee, Wisconsin.*

Office at No. 203 Mitchell Bldg.

Incorporated April 16, 1895. Authorized Capital, \$5,000,000.

ALVIN P. KLETZSCH.....President | WM. H. DODSWORTH.....Treasurer  
ZENO M. HOST.....Secretary | PIERSON L. HALSEY.....Attorney

## DIRECTORS.

ALVIN P. KLETZSCH, WM. H. DODSWORTH, WM. GEO. BRUCE.  
LAWRENCE W. HALSEY, ZENO M. HOST.  
DAVID W. HOWIE, SAMUEL WALWIG.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$283,400 00	Dues on installment stock..	\$259,296 25
Loans on stock.....	11,864 08	Dues paid in advance.....	6,067 00
Accrued and unpaid inter- est, \$4,464.20; and fines, \$1,735.26 .....	6,199 46	Paid up stock.....	4,600 00
Real estate.....	12,452 93	Contingent fund.....	500 00
Judgments .....	17,584 83	Interest paid in advance...	434 20
Taxes advanced, recording and insurance premiums advanced .....	2,142 98	Incomplete loans.....	4,856 67
Furniture and stationery...	410 00	Matured stock.....	6,900 00
Discount not earned.....	82 41	Interest payable.....	123 76
Cash in hands of treasurer.	995 53	Dividend account.....	37,238 65
Cash in hands of secretary.	2,098 94	Undivided profits.....	16,404 71
		Solicitor's fees and costs...	907 92
		Recording paid in advance.	2 00
Total assets.....	\$337,231 16	Total liabilities.....	\$337,231 16

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$2,156 58	For real estate loans.....	\$106,383 38
From dues on installment stock .....	97,658 00	For loans on stock.....	9,836 00
From paid up stock.....	1,500 00	For withdrawals of stock: Dues, \$17,580.75; profits, \$5,293.46 .....	52,874 21
From interest.....	28,647 89	For matured stock: Dues, \$15,053.00; profits, \$7,647.00 .....	22,700 00
From fines.....	1,334 88	For paid up stock W. D. or retired .....	25,000 00
From rents.....	249 09	For interest on paid up stock .....	1,340 01
From R. E. loans repaid....	80,500 00	For bills payable repaid....	10,000 00
From R. E. loans by maturity of stock.....	3,400 00	For interest on bills payable .....	398 15
From R. E. loans by foreclosure .....	10,000 00	For taxes advanced, recording and insurance premiums repaid .....	2,708 21
From taxes repaid, recording and from insurance premiums repaid .....	2,442 98	For salaries.....	2,740 35
From real estate sales.....	5,000 00	For stationery, postage, printing .....	230 45
From stock loans repaid....	16,260 76	For other expenses.....	866 46
From judgments.....	162 94	For repairs on real estate..	1,372 62
From certificate of deposit..	20,000 00	For taxes and insurance on real estate.....	391 06
From solicitors' fees and costs .....	254 42	For commissions.....	4,091 00
From contingent fund.....	506 18	For judgments.....	11,253 44
		For contingent fund.....	120 00
		For certificate of deposit...	20,000 00
		Cash on hand Dec. 31st....	3,094 47
<b>Total receipts.....</b>	<b>\$275,414 72</b>	<b>Total disbursements..</b>	<b>\$275,414 72</b>

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$3,500 00	Assistant secretary.....	\$1,080 00
Assistant secretary.....	10,000 00	Treasurer .....	90 00
Treasurer .....	10,000 00	Auditing committee, per hr. ....	1 00
		General agent.....	480 00
		Clerk .....	360 00
		<b>Total salaries for the year .....</b>	<b>\$2,011 00</b>

Total operating expenses for the year ending December 31, 1909..      **\$7,937 26**

**MEMBERSHIP.**

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	1,066	54
Number added during the year.....	435	4
<b>Total .....</b>	<b>1,441</b>	<b>58</b>
Number whose membership has ceased during the year .....	321	39
<b>Total number of shareholders Dec. 31, 1909.</b>	<b>1,120</b>	<b>19</b>

## STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year.....	12,853	281
Number of shares issued during the year.....	5,114	15
Total .....	17,967	296
	Installment.	Paid up.
Number of shares withdrawn during the year.....	3,763	62
Number of shares retired during the year.....		188
Number of shares matured during the year.....	227	3,990
Number of shares in force Dec. 31, 1900....	13,977	46

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	2,730
Number of shares pledged during the year.....	1,043
Total .....	3,773
Number of shares released during the year.....	939
Present total number of shares pledged.....	2,834

## MONROE BUILDING AND LOAN ASSOCIATION,

*Monroe, Wisconsin.*

Office at No. 120 Washington Street.

Incorporated March 8, 1904. Authorized Capital, \$500,000.

R. A. ETTER.....President M. E. BALTZER.....Treasurer  
LELAND C. WHITE.....Secretary J. D. DUNWIDDIE.....Attorney

**DIRECTORS.**

R. A. ETTER, J. D. DUNWIDDIE, R. B. GIFFORD.  
M. E. BALTZER, JOHN STRAHM,  
LELAND C. WHITE, EUGENE A. WHITE,

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$22,175 00	Dues on installment stock..	\$9,951 25
Loans on stock.....	100 00	Dues paid in advance.....	139 72
Accrued and unpaid interest	39 34	Paid up stock.....	500 00
Judgments .....	19 15	Contingent fund.....	11 23
Insurance premiums ad-		Bills payable.....	10,580 00
vanced .....	31 07	Interest payable.....	211 64
Furniture and stationery...	55 65	Dividend account.....	1,291 23
Cash in hands of treasurer..	4 84	Undivided profits.....	213 50
Cash in hands of secretary..	473 52		
Total assets.....	\$22,898 57	Total liabilities.....	\$22,898 57

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$559 35	For real estate loans.....	\$3,820 00
From dues on installment		For loans on stock.....	50 00
stock .....	2,860 00	For withdrawals of stock...	2,298 00
From interest.....	1,187 28	For matured stock: Profits	304 08
From fees.....	52 25	For interest on paid up	
From R. E. loans repaid....	2,940 00	stock .....	30 00
From stock loans repaid....	250 00	For bills payable repaid....	2,990 00
From bills payable.....	8,025 00	For interest on bills pay-	
		able .....	446 70
		For taxes advanced.....	8 67
		For salaries.....	150 00
		For stationery, postage,	
		printing .....	3 50
		For other expenses.....	101 25
		For secretary and treasurer	
		bonds and rent.....	52 00
		For miscellaneous.....	21 32
		For withdrawn from ad-	
		vance payments.....	40 00
		Cash on hand Dec. 31st....	473 36
Total receipts.....	\$15,873 88	Total disbursements..	\$15,873 88

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,000 00	Secretary .....	\$150 00
Treasurer .....	2,000 00	Total salaries for the year .....	\$150 00
Total operating expenses for the year ending December 31, 1909....		\$328 07	

**MEMBERSHIP.**

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	59	1
Number added during the year.....	10	..
Total .....	69	1
Number whose membership has ceased during the year .....	8	..
Total number of shareholders Dec. 31, 1909.	61	1

**STATEMENT OF SHARES.**

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	570	5
Number of shares issued during the year.....	100	..
Total .....	670	5
Number of shares withdrawn during the year....	101	..
Number of shares in force Dec. 31, 1909....	569	5

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	187	18
Number of shares pledged during the year.....	90	5
Total .....	277	23
Number of shares released during the year.....	7	15
Present total number of shares pledged....	270	8

# TWIN CITY BUILDING LOAN AND SAVINGS ASSOCIATION,

*Neenah, Wisconsin.*

Office at No. 103 West Wisconsin Ave.

Incorporated November 23, 1893. Authorized Capital, \$1,000,000.

H. E. COATS.....President MAYHEW MOTT.....Secretary  
S. B. MORGAN.....Treasurer WESLEY MOTT.....Attorney

## DIRECTORS.

H. B. HELD, W. L. WHEELER, GUSTAV KALFAHS,  
W. A. MASON, MAYHEW MOTT, T. B. BLAIR,  
H. H. HELD, F. E. GROVE, A. W. ANDERSON.  
S. R. WAGG, H. E. COATS,

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$39,180 00	Dues on installment stock..	\$24,493 70
Loans on stock.....	218 00	Paid up stock.....	5,850 00
Taxes advanced.....	75 44	Contingent fund.....	989 93
Sinking fund.....	989 93	Bills payable.....	2,650 00
		Dividend account.....	5,805 12
		Undivided profits.....	42 04
		Expense account.....	82 71
		Recording fees.....	10
		Cash overdraft.....	549 77
Total assets.....	\$40,463 37	Total liabilities.....	\$40,463 37

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$592 28	For real estate loans.....	\$14,480 00
From dues on installment stock .....	6,584 95	For loans on stock.....	578 00
From paid up stock.....	7,050 00	For withdrawals of stock:	
From interest.....	2,193 93	Dues, \$7,500.40; profits,	
From fines.....	93 31	\$2,049.28; interest, \$143.89.	10,593 57
From fees.....	13 00	For paid up stock W. D. or retired .....	1,200 00
From profits on withdrawals .....	106 59	For interest on paid up stock .....	235 22
From stock loans repaid....	1,250 00	For bills payable repaid....	2,050 00
From R. E. loans repaid....	6,520 00	For interest on bills payable .....	25 78
From appraisal fees.....	4,700 00	For bond premiums.....	20 30
From dividends refunded..	36 27	For salaries.....	407 00
From appraisal fees.....	25 00	For stationery, postage, printing .....	42 65
From attorney fees.....	69 00	For other expenses.....	30 36
From membership fees.....	135 00	For mortgage record fee....	22 20
From mortgage record fees..	22 30	For commission on sale of stock .....	42 00
From cash overdraft.....	549 77	For attorney's fees.....	69 00
		To sinking fund.....	121 82
		Appraisal fees.....	23 50
Total receipts .....	\$29,941 40	Total disbursements..	\$29,941 40

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$3,000 00	Secretary .....	\$240 00
Treasurer .....	5,000 00	Treasurer .....	25 00
Other officers.....	500 00	Auditing committee.....	12 00
		Directors, \$31; managers, \$62	93 00
		Collector at Menasha.....	12 00
		Total salaries for the year .....	\$382 00
Total operating expenses for the year ending December 31, 1909....			\$542 31

## MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	65	..
Number added during the year.....	15	11
Total .....	80	11
Number whose membership has ceased during the year .....	11	..
Total number of shareholders Dec. 31, 1909.	69	11

## STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	774	..
Number of shares issued during the year.....	283	70½
Total .....	1,042	70½
Number of shares withdrawn during the year...	154	12
Number of shares in force Dec. 31, 1909....	888	58½

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	230	31
Number of shares pledged during the year.....	233	9
Total .....	463	40
Number of shares released during the year.....	73	26
Present total number of shares pledged....	390	14

## FOND DU LAC BUILDING AND LOAN ASSOCIATION,

*North Fond du Lac, Wisconsin.*

Office at No. 930 Michigan Ave.

Incorporated Jan. 18, 1900. Authorized Capital, \$5,000,000.

H. B. LOBB.....President | B. D. OSBORN.....Treasurer  
 F. E. OSBORN.....Secretary |

**DIRECTORS.**

F. E. OSBORN,  
 B. D. OSBORN,  
 GEO. FROST,

N. F. LAWLER,  
 JOE MOQUIN,  
 H. B. LOBB,

J. J. SCHAUTZ.

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Furniture and stationery...	\$50 00	Dues on installment stock...	\$84 47
Cash in hands of treasurer.	84 47	Undivided profits.....	50 00
Total assets.....	\$134 47	Total liabilities.....	\$134 47

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
From dues on installment stock .....	\$84 47	For withdrawals of stock: Dues, \$394.63; profits, \$114.68 .....	\$509 31
For real estate sold on contracts .....	1,746 40	For paid up stock W. D. or retired .....	950 00
		For interest on paid up stock .....	287 09
		Cash on hand Dec. 31st....	84 47
Total receipts .....	\$1,830 87	Total disbursements.	\$1,830 87



**MEMBERSHIP.**

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	11	7
Number whose membership has ceased during the year .....	<u>4</u>	<u>7</u>
Total number of shareholders Dec. 31, 1909.	7	..

**STATEMENT OF SHARES.**

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	58	9½
Number of shares withdrawn during the year....	<u>42</u>	<u>9½</u>
Number of shares in force Dec. 31, 1909....	16	..

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.
Number of shares pledged at beginning of year.....	20
Number of shares released during the year.....	20

## PEOPLES BUILDING AND LOAN ASSOCIATION,

*Oshkosh, Wisconsin.*

Office at No. 157-159 Main Street.

Incorporated July 22, 1891. Authorized Capital, \$5,000,000.

E. S. RICHMOND.....President | F. A. LA BUDDE.....Treasurer  
 F. J. BARBER.....Secretary | D. E. McDONALD.....Attorney

**DIRECTORS.**

F. S. HOAGLIN,                      W. P. WARWICK,                      C. R. BOARDMAN,  
 E. S. HINMAN,                      W. H. BAKER,                      L. O. CHASE,  
 J. M. ROLLINS,                      E. S. RICHMOND,                      JOHN R. EVANS.

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$78,841 38	Dues on installment stock.....	\$47,663 80
Loans on stock.....	1,773 33	Paid up stock.....	20,675 00
Accrued and unpaid interest.....	1,075 93	Contingent fund.....	1,867 43
Real estate sold on contracts.....	780 00	Unearned premiums.....	3,538 25
Bills receivable.....	525 31	Bills payable.....	4,000 00
Due on stock assessments.....	2,042 40	Interest accrued on full paid stock.....	417 98
Cash in hands of secretary and bank.....	1,868 80	Dividend account.....	7,313 76
		Undivided profits.....	772 98
		Surplus.....	637 95
Total assets.....	\$86,907 15	Total liabilities.....	\$86,907 15

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year.....	\$1,841 42	For real estate loans.....	\$17,222 38
From dues on installment stock.....	13,215 72	For loans on stock.....	250 00
From paid up stock.....	6,825 00	For withdrawals of stock: Dues, \$2,490.40; profits, \$108.13.....	2,607 53
From interest.....	4,995 51	For matured stock: Dues, \$14,140.30; profits, \$3,459.70.....	17,000 00
From premiums.....	986 25	For paid up stock W. D. or retired.....	9,850 00
From fines.....	22 40	For interest on paid up stock.....	1,009 91
From fees.....	17 00	For bills payable repaid...	3,462 23
From R. E. loans by matur- ity of stock.....	9,200 00	For interest on bills pay- able.....	446 20
From R. E. loans repaid...	18,050 00	For salaries.....	937 50
From stock loans repaid...	1,551 67	For stationery, postage, printing and other ex- penses.....	375 92
From real estate sold on contracts.....	111 00	Premiums returned.....	1,172 50
		For reserve fund.....	13 00
		Cash on hand Dec. 31st....	1,868 80
Total receipts.....	\$56,815 97	Total disbursements..	\$56,815 97

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$6,000 00	Secretary .....	\$900 00
		Treasurer .....	25 00
		President .....	25 00
		Total salaries for the	
		year .....	\$950 00

Total operating expenses for the year ending December 31, 1909.... \$1,313 42

#### MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	141	41
Number added during the year.....	3	7
Total .....	144	48
Number whose membership has ceased during the year .....	17	10
Total number of shareholders Dec. 31, 1909.	127	38

#### STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	1,327	237
Number of shares issued during the year.....	254	68½
Total .....	1,581	305½
Number of shares withdrawn during the year.....	196	98½
Number of shares matured during the year.....	176	
	372	
Number of shares in force Dec. 31, 1909....	1,209	206¾

#### STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	823	48
Number of shares pledged during the year.....	188	33½
Total .....	1,016	81½
Number of shares released during the year.....	296	23½
Present total number of shares pledged....	720	55

# THE OSHKOSH MUTUAL LOAN AND BUILDING SOCIETY,

*Oshkosh, Wisconsin.*

Office at No. 8 Otter Street.

Incorporated March 13, 1886. Authorized Capital, \$500,000.

J. H. JENKINS.....President | A. T. HENNIG.....Treasurer  
GEO. W. JOHNSON.....Secretary

## DIRECTORS.

P. L. MARDEN.                      J. H. JENKINS,                      W. MORGAN,  
JOHN GEIGER,                      WM. MANSEY,                      F. J. PERKINS,  
W. F. GRUENEWALD,                HENRY F. KITZ,                      ED. PERRY.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$100,631 83	Dues on installment stock.....	\$68,432 00
Loans on stock.....	2,603 00	Dues paid in advance.....	67 00
Accrued and unpaid interest, \$190.91; premium, \$47.82; and fines, \$27.79 .....	266 52	Paid up stock.....	29,501 85
Taxes advanced .....	244 46	Contingent fund .....	878 11
Insurance premiums ad- vanced .....	18 00	Incomplete loans .....	2,357 30
Furniture and stationery.....	93 35	Bills payable .....	4,000 00
Cash in hands of treasurer.....	1,730 19	Interest payable .....	268 77
Cash in hands of secretary.....	1,092 86	Dividend account .....	9,987 42
		Undivided profits .....	194 76
Total assets .....	\$115,685 21	Total liabilities .....	\$115,685 21

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$2,173 31	For real estate loans.....	\$26,665 63
From dues on installment stock .....	18,250 00	For loans on stock.....	1,983 50
From paid up stock.....	14,330 35	For withdrawals of stock:	
From interest .....	4,801 60	Dues, \$7,471.00; profits,	
From premiums .....	1,155 50	\$1,104.76 .....	8,575 76
From fines .....	34 90	For matured stock:	
From fees .....	25	Dues, \$1,991.00; profits,	
From profits on withdrawals .....	82 50	\$1,831.75 .....	6,825 75
From rents .....	43 50	For paid up stock W. D. or retired .....	6,892 00
From R. E. loans repaid..	12,880 84	For interest on paid up stock .....	962 38
From stock loans repaid...	2,093 50	For bills payable repaid...	18,000 00
From bills payable .....	18,000 00	For interest on bills payable .....	279 11
From 1-10th of furniture charged off .....	16 28	For taxes advanced.....	55 48
From sale of back stock..	283 40	For salaries .....	820 00
		For stationery, postage, printing .....	42 73
		For other expenses.....	164 23
		Advertising .....	12 00
		For state league, \$5.00; league meeting, \$7.23.....	12 23
		For labor, \$8.50; stationery, \$2.30 .....	10 80
		Depreciation on furniture and books .....	16 28
		Cash on hand Dec. 31st....	2,823 05
<b>Total receipts .....</b>	<b>\$74,145 93</b>	<b>Total disbursements..</b>	<b>\$74,145 93</b>

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$5,000 00	Secretary .....	\$700 00
Treasurer .....	10,000 00	Auditing Committee .....	15 00
		Loan committee .....	105 00
		<b>Total salaries for the year .....</b>	<b>\$820 00</b>

Total operating expenses for the year ending December 31, 1909.... **\$1,061 99**

**MEMBERSHIP.**

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	253	41
Number added during the year.....	42	25
<b>Total .....</b>	<b>295</b>	<b>66</b>
Number whose membership has ceased during the year .....	26	10
<b>Total number of shareholders Dec. 31, 1909.</b>	<b>269</b>	<b>56</b>

## STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	1,390	110.315
Number of shares issued during the year.....	278	71.650
Total .....	1,668	181.965
	Installment.	Paid up.
Number of shares withdrawn during the year.....	165	34.46
Number of shares matured during the year.....	34	190
		34.46
Number of shares in force Dec. 31, 1930....	1,469	147.505

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	485	33
Number of shares pledged during the year.....	134	37
Total .....	619	70
Number of shares released during the year.....	67	19
Present total number of shares pledged....	552	51

## HOME MUTUAL BUILDING AND LOAN ASSOCIATION,

*Racine, Wisconsin.*

Office at No. 531 Main Street.

Incorporated May 1, 1894. Authorized Capital, \$2,000,000.

JOSIAH HOCKING.....President / C. R. CARPENTER.....Treasurer  
 ANDREW DIETRICH.....Secretary / JOHN B. SIMMONS.....Attorney

**DIRECTORS.**

JOSIAH HOCKING.           H. A. PARMENTER.           JAS. A. MURPHY.  
 CHARLES EPSTEIN,       PETER C. BECK.           L. P. MONROE.  
 E. F. FREEMAN.       JAMES HIGGINS,       ANDREW DIETRICH.  
 ARTHUR SIMONSON,     G. G. ROBERTS.

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$172,400 00	Dues on installment stock.....	\$105,670 00
Loans on stock.....	5,515 00	Dues paid in advance.....	423 01
Accrued and unpaid interest, \$1,629.50; premium, \$1,050.61; and fines, \$274.93	2,955 04	Paid up stock.....	27,005 00
Taxes advanced.....	52 13	Contingent fund.....	1,779 57
Insurance premiums advanced.....	22 50	Incomplete loans.....	1,897 80
Furniture and stationery.....	25 00	Bills payable.....	3,000 00
Cash in hands of treasurer.....	1,508 02	Interest accrued.....	634 43
		Dividend account.....	37,044 68
		Undivided profits.....	5,014 95
		Appraisal fees.....	2 25
		Attorneys fees.....	3 00
Total assets.....	\$182,477 69	Total liabilities.....	\$182,477 69

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
 DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year.....	\$1,920 90	For real estate loans.....	\$29,200 00
From dues on installment stock.....	28,633 85	For loans on stock.....	1,910 00
For paid up stock.....	14,150 00	For withdrawals of stock: Dues, \$27,339.50; profits, \$13,826.51.....	41,168 01
From interest.....	9,916 87	For paid up stock W. D. or retired.....	7,000 00
From premiums.....	6,794 30	For interest on paid up stock.....	1,082 65
From fines.....	18 78	For bills payable repaid.....	24,500 00
From fees.....	527 90	For interest on bills payable.....	964 92
From profits on withdrawals.....	140 56	For taxes advanced.....	19 00
From R. E. loans repaid.....	32,000 00	For insurance premiums advanced.....	22 50
From stock loans repaid.....	2,850 00	For salaries.....	890 00
From taxes repaid.....	1 60	For stationery, postage, printing.....	265 80
From bills payable.....	13,500 00	For loans not completed.....	3,500 00
From advance payment.....	428 01	For other disbursements com's.....	218 40
From loans not completed.....	1,897 80	For appraisal fees, \$31.50; attorney fees, \$44.00.....	75 50
From appraisal fees.....	29 25	Advanced payments.....	385 46
From attorney fees.....	41 00	Credited profit account and on W. D.....	140 56
		Cash on hand Dec. 31st.....	1,508 02
Total receipts.....	\$112,848 82	Total disbursements.....	\$112,848 82

Officers Bonded.		Amount of Compensation Per Annum.	
Secretary .....	\$10,000 00	Secretary .....	\$390 00
Treasurer .....	10,000 00		
Attorney .....	1,000 00		
President .....	2,000 00		
Vice President .....	1,000 00	Total salaries for the year .....	\$390 00
Total operating expenses for the year ending December 31, 1909....		\$1,155 80	

## MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	207	18
Number added during the year.....	31	13
Total .....	238	31
Number whose membership has ceased during the year .....	14	5
Total number of shareholders Dec. 31, 1909.	224	26

## STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	5,063	198 11-20
Number of shares issued during the year.....	1,026	141 10-20
Total .....	6,089	340 1-20
Number of shares withdrawn during the year...	718	70
Number of shares in force Dec. 31, 1909....	5,371	270 1-20

## STATEMENT OF PLEDGED SHARES.

	For R. F. loans.	For stock loans.
Number of shares pledged at beginning of year..	2,087	406
Number of shares pledged during the year.....	288	75
Total .....	2,375	481
Number of shares released during the year.....	321	100
Present total number of shares pledged....	2,054	381



# RACINE BUILDING AND LOAN ASSOCIATION,

*Racine, Wisconsin.*

Office at Robinson Block.

Incorporated March 10, 1891. Authorized Capital, \$1,000,000.

ARTHUR HUGUNIN.....President | E. W. RAPPS.....Treasurer  
W. C. PALMER.....Secretary | PALMER & GETTINGS.....Attorneys

## DIRECTORS.

ARTHUR HUGUNIN,      G. G. JONES,      W. S. PAUL,  
D. H. FLETT,          G. L. BUCK,      E. T. BILLINGS,  
W. F. HILKER,        THOS. A. FAGAN,      SALO HAAS.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$174,176 39	Dues on installment stock..	\$140,592 54
Loans on stock.....	19,900 00	Contingent fund .....	5,998 02
Accrued and unpaid interest, \$1,633.91; premium, \$826.92	2,460 83	Dividend account .....	54,106 50
Real estate sold on contracts	3,300 00		
Taxes advanced .....	270 05		
Cash in hands of treasurer.	639 79		
Total assets .....	\$200,697 06	Total liabilities .....	\$200,697 06

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$5,313 08	For real estate loans.....	\$47,600 00
From dues on installment stock .....	53,519 81	For loans on stock.....	6,885 00
From interest .....	12,110 74	For withdrawals of stock: Dues, \$24,575.50; profits, \$3,776 58	28,352 08
From premiums .....	5,974 67	For matured stock: Dues, \$9,206.00; profits, \$8,494 00	17,700 00
From fines .....	112 13	For bills payable repaid....	12,125 00
From fees .....	976 50	For salaries .....	1,000 00
From R. E. loans by matur- ity of stock.....	4,850 00	For stationery, postage, printing .....	98 19
From R. E. loans by fore- closure .....	700 00	For other expenses.....	131 78
From R. E. loans repaid...	8,485 00	Cash on hand Dec. 31st....	689 79
From stock loans repaid...	2,145 00		
From taxes repaid.....	44 91		
From real estate sold on con- tracts .....	200 00		
From bills payable.....	12,125 00		
From stock loans by matur- ity of stock.....	8,025 00		
Total receipts .....	\$114,581 84	Total disbursements...	\$114,581 84

Officers Bonded.		Amount of Compensation Per Annum.	
Secretary .....	\$10,000 00	Secretary .....	\$1,000 00
Treasurer .....	10,000 00	Total salaries for the year .....	\$1,000 00
Total operating expenses for the year ending December 31, 1909....			\$1,229 97

**MEMBERSHIP.**

	Holding
Total number of members at beginning of year.....	Installment stock. 446
Number added during the year.....	71
Total .....	517
Number whose membership has ceased during the year.....	28
Total number of shareholders Dec. 31, 1909.....	491

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	8,030 $\frac{3}{4}$
Number of shares issued during the year.....	2,634
Total .....	10,664 $\frac{3}{4}$
	Installment stock.
Number of shares withdrawn during the year.....	256
Number of shares retired during the year.....	783
Number of shares matured during the year...	177
	1,216
Number of shares in force Dec. 31, 1909.....	9,448 $\frac{3}{4}$

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.
Number of shares pledged at beginning of year.....	3,162 $\frac{1}{2}$
Number of shares pledged during the year.....	789
Total .....	3,951 $\frac{1}{2}$
Number of shares released during the year.....	239
Present total number of shares pledged.....	3,712 $\frac{1}{2}$

## RHINELANDER BUILDING AND LOAN ASSOCIATION,

*Rhineland, Wisconsin.*

Office at No. 14 W. Davenport Street.

Incorporated Oct. 1, 1900. Authorized Capital, \$1,000,000.

ARTHUR TAYLOR.....President | M. H. RAYMOND.....Treasurer  
 MRS. A. W. SHELTON.....Secretary

## DIRECTORS.

ARTHUR TAYLOR, C. A. WIXSON, MRS. A. W. SHELTON,  
 L. A. LEADBETTER, JAS. BAKER, A. D. SUTTON,  
 M. H. RAYMOND, J. H. MORGAN, A. E. WIESNER.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$75,582 00	Dues on installment stock..	\$69,311 00
Loans on stock.....	2,317 00	Dues paid in advance.....	73 00
Accrued and unpaid interest .....	63 49	Contingent fund .....	810 36
Premium and fines.....	9 25	Interest paid in advance...	1 64
Dues unpaid .....	197 00	Undivided profits .....	9,200 00
Cash in hands of treasurer	1,227 26		
Total assets .....	\$79,396 00	Total liabilities .....	\$79,396 00

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.	\$2,835 63	For real estate loans.....	\$24,045 00
From dues on installment stock .....	29,274 00	For loans on stock.....	10,345 00
From interest .....	6,405 44	For withdrawals of stock...	18,542 55
From fines .....	214 20	For matured stock.....	25,700 00
From fees .....	316 00	For interest on paid up stock .....	48 25
From R. E. loans by maturity of stock.....	10,450 00	For bills payable repaid...	1,200 00
From R. E. loans repaid...	15,825 00	For interest on bills payable .....	5 06
From stock loans repaid...	13,262 00	For salaries .....	540 00
From bills payable.....	1,200 00	For stationery, postage, printing .....	31 10
		For other disbursements....	98 05
		Cash on hand Dec. 31st.....	1,227 26
Total receipts .....	\$79,782 27	Total disbursements ..	\$79,782 27

Officers Bonded.		Amount of Compensation Per Annum.	
Secretary .....	\$5,000 00	Secretary .....	\$540 00
Treasurer .....	3,000 00	Auditing committee .....	15 00
Other officers .....	1,000 00	Total salaries for the year .....	\$555 00

Total operating expenses for the year ending December 31, 1909..... \$869 15

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	206
Number added during the year.....	47
Total .....	253
Number whose membership has ceased during the year.....	28
Total number of shareholders Dec. 31, 1909.....	225

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	2,085
Number of shares issued during the year.....	640
Total .....	2,725
	Installment stock.
Number of shares withdrawn during the year.....	343
Number of shares matured during the year....	257
Number of shares in force Dec. 31, 1909.....	2,125

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	832	107
Number of shares pledged during the year.....	230	85
Total .....	1,062	192
Number of shares released during the year.....	286	114
Present total number of shares pledged....	796	78

# SHEBOYGAN MUTUAL SAVINGS LOAN AND BUILDING ASSOCIATION,

*Sheboygan, Wisconsin.*

Office at No. 418 North 8th Street.

Incorporated April, 1885. Authorized Capital, \$2,500,000.

T. M. BLACKSTOCK.....President | H. W. TRESTER.....Treasurer  
W. C. ROENITZ.....Secretary | FRANCIS WILLIAMS.....Attorney

## DIRECTORS.

HENRY BOYLE,  
OTTO ALDAG,  
JOHN BALZER,  
C. H. ROENITZ,

C. ACKERMANN,  
T. WILKE,  
T. M. BLACKSTOCK,  
W. H. GUNTHER,

H. W. TRESTER,  
THOS. McNEILL,  
H. SCHEELE, JR.,  
W. BRAASCH.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$494,935 00	Dues on installment stock.....	\$426,076 00
Loans on stock.....	34,892 00	Dues paid in advance.....	124 00
Accrued and unpaid interest, \$281.08; fines, \$31.90..	312 98	Contingent fund .....	5,080 31
Real estate .....	262 30	Interest paid in advance...	14 64
Taxes advanced .....	103 98	Bills payable .....	15,800 00
Furniture and stationery...	100 00	Dividend account .....	63,460 30
Delinquent dues .....	359 00	Undivided profits .....	16,227 62
Total assets .....	\$530,965 26	Overdraft .....	4,182 39
		Total liabilities .....	\$530,965 26

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.	\$12,096 47	For real estate loans.....	\$146,250 00
From dues on installment stock .....	76,630 00	For loans on stock.....	10,735 00
From interest .....	17,761 63	For withdrawals of stock:	
From fines .....	647 70	Dues, \$14,066.50; profits,	
From R. E. loans repaid...	37,405 00	\$1,646.24 .....	15,712 74
From stock loans repaid...	10,295 00	For bills payable repaid...	27,000 00
From taxes repaid.....	160 16	For interest on bills payable .....	849 74
From bills payable.....	42,800 00	For taxes advanced.....	193 36
From overdraft .....	4,182 39	For salaries .....	950 00
Total receipts .....	\$201,978 35	For other expenses .....	267 51
		Total disbursements..	\$201,978 35

Officers Bonded.		Amount of Compensation Per Annum.	
Secretary .....	\$15,000 00	Secretary .....	\$1,500 00
		Total salaries for the year .....	\$1,500 00
Total operating expenses for the year ending December 31, 1909....			\$1,217 51

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	1,496
Number added during the year.....	427
Total .....	1,923
Number whose membership has ceased during the year.....	98
Total number of shareholders Dec. 31, 1909.....	1,825

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	7,439½
Number of shares issued during the year .....	2,337½
Total .....	9,777
Number of shares withdrawn during the year.....	346
Number of shares in force Dec. 31, 1909.....	9,431

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,947	812
Number of shares pledged during the year.....	716	212
Total .....	2,633	1,024
Number of shares released during the year.....	181	193
Present total number of shares pledged....	2,482	831

# SOUTH MILWAUKEE MUTUAL LOAN AND BUILDING ASSOCIATION,

*South Milwaukee, Wisconsin.*

Office at South Milwaukee Bank.

Incorporated January 14, 1892. Authorized Capital, \$1,000,000.

BYRON E. WALTER.....President | E. B. INGALLS.....Treasurer  
E. B. INGALLS.....Secretary | J. G. DAVIES.....Attorney

## DIRECTORS.

E. B. INGALLS.	E. L. MINSTER,	WM. KRUECK,
EDWARD MARGETTS.	S. M. SMITH,	H. A. OHM,
N. HIRSHBERG,	PHILLIP KNOLL JR.,	GEO. H. HOOK.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$161,100 00	Dues on installment stock.....	\$59,658 50
Taxes advanced .....	16 11	Paid up stock.....	82,000 00
Special loan .....	30 00	Contingent fund .....	1,073 57
Cash in hands of treasurer and secretary .....	1,427 86	Undivided profits .....	19,841 90
Total assets .....	\$162,573 97	Total liabilities .....	\$162,573 97

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$3,088 49	For real estate loans.....	\$38,100 00
From dues on installment stock .....	21,280 00	For withdrawals of stock: Dues. \$7,395.50; profits, \$2,571.14 .....	9,966 64
From paid up stock.....	27,800 00	For matured stock: Dues. \$3,200.00; profits, \$3,406.60 .....	11,666 00
From interest .....	13,935 65	For paid up stock W. D. or retired .....	20,600 00
From fines .....	20 85	For interest on paid up stock .....	4,033 91
From fees .....	19 00	For bills payable repaid...	21,100 00
From R. E. loans matur- ity of stock.....	1,300 00	For interest on bills payable	148 42
From R. E. loans repaid...	19,900 00	For salaries .....	1,224 00
From insurance premiums repaid .....	11 00	For stationery, postage, printing .....	35 56
From bills payable.....	21,100 00	For other expenses.....	152 00
Total receipts .....	\$106,454 99	Cash on hand Dec. 31st....	1,427 86
		Total disbursements ..	\$108,454 99

Officers bonded		Amount of Compensation Per Annum.	
Secretary and treasurer...	\$5,000 00	President .....	\$120 00
		Vice president .....	60 00
		Treasurer .....	720 00
		Building committee .....	180 00
		Other directors .....	144 00
		Total salaries for the year .....	\$1,224 00
Total operating expenses for the year ending December 31, 1909....			\$1,411 56

## MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	132	103
Number added during the year.....	29	36
Total .....	221	139
Number whose membership has ceased during the year .....	7	11
Total number of shareholders Dec. 31, 1909.	214	128

## STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	1,689½	748
Number of shares issued during the year.....	479	278
Total .....	2,168½	1,026
Number of shares withdrawn during the year.....	243	206
Number of shares retired during the year.....	118½	
Number of shares matured during the year.....	6½	366
Number of shares in force Dec. 31, 1909....	1,802½	820

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	723½
Number of shares pledged during the year.....	190½
Total .....	914
Number of shares released during the year.....	106
Present total number of shares pledged.....	808



## STEVENS POINT SAVINGS AND LOAN ASSOCIATION,

*Stevens Point, Wisconsin.*

Office at No. 102 Strongs Ave.

Incorporated Oct. 5, 1896. Authorized Capital, \$1,000,000.

A. R. WEEK.....President | J. P. MALICK.....Treasurer  
 V. P. ATWELL.....Secretary

**DIRECTORS.**

A. R. WEEK,                      D. E. FROST,                      C. E. EDWARDS,  
 W. B. BUCKINGHAM,          J. T. CLEMENTS,                V. P. ATWELL.  
 E. D. GLENNON,                J. P. MALICK,

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$7,567 29	Dues on installment stock	\$1,537 69
Bills receivable .....	86 00	Paid up stock.....	4,400 00
Book account .....	541 09	Contingent fund .....	758 09
Office furniture .....	50 00	Dividend account .....	125 00
Cash in hands of treasurer.	633 22	Suspense account .....	619 48
		Surplus .....	1,437 84
Total assets .....	\$8,877 60	Total liabilities .....	\$8,877 60

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
 DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year	\$805 97	For withdrawals of stock...	\$65 50
From dues on installment stock .....	1,773 69	For paid up stock W. D. or retired .....	1,400 00
From suspense .....	9 06	For interest on paid up stock .....	290 00
		Cash on hand Dec. 31st.....	633 22
Total receipts .....	\$2,388 72	Total disbursements..	\$2,388 72

Officers Bonded.		Amount of Compensation Per Annum.	
Secretary .....	\$1,000 00	Secretary .....	\$150 00
		Total salaries for the year .....	\$150 00
Total operating expenses for the year ending December 31, 1909....			\$150 00

**MEMBERSHIP.**

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	26	15
Number whose membership has ceased during the year .....	3	..
Total number of shareholders Dec. 31, 1909.	23	15

**STATEMENT OF SHARES.**

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	689½	58
Number of shares withdrawn during the year...	24½	14
Number of shares in force Dec. 31, 1909....	665	44

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.
Number of shares pledged at beginning of year.....	396
Number of shares released during the year.....	25
Present total number of shares pledged.....	301

# DOUGLAS COUNTY BUILDING AND LOAN ASSOCIATION,

*Superior, Wisconsin.*

Office at Central and Tower Avenues.

Incorporated April 8, 1902. Authorized Capital, \$200,000.

B. N. PADDOCK.....President | D. OSBORNE.....Treasurer  
C. W. MURRAY.....Secretary

## DIRECTORS.

B. N. PADDOCK.                      D. OSBORNE.                      CAREY BURDICK,  
ROBT. STEWART,                      L. A. POTTER.                      J. F. HEULE,  
GEO. COMISKEY.                      O. R. SWINGLE,                      C. S. COOLEY:

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$13,875 00	Dues on installment stock.....	\$13,094 10
Loans on stock.....	1,875 00	Dues paid in advance.....	40 35
Accrued and unpaid interest, \$42.15; fines, \$19.44...	61 59	Contingent fund .....	121 59
Taxes advanced .....	9 40	Interest paid in advance....	4 35
Insurance premiums advanced .....	2 00	Undivided profits .....	3,125 82
Furniture and stationery..	8 00		
Cash in hands of treasurer	555 22		
Total assets .....	\$16,386 21	Total liabilities .....	\$16,386 21

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year.	\$1,671 28	For real estate loans.....	\$4,800 00
From dues on installment stock .....	3,333 30	For loans on stock.....	1,125 00
From interest .....	994 49	For withdrawals of stock:	
From fines .....	43 38	Dues, \$826.20; profits,	
From fees .....	43 90	\$91.61 .....	917 81
From R. E. loans repaid....	725 00	For bills payable repaid..	700 00
From stock loans repaid...	675 00	For interest on bills payable .....	5 32
From taxes repaid.....	39 61	For taxes advanced.....	49 01
From bills payable.....	700 00	For salaries .....	60 00
		For stationery, postage, printing .....	6 10
		Premium on surety bonds.	7 50
		Cash on hand Dec 31st.....	555 22
Total receipts .....	\$8,225 96	Total disbursements ..	\$8,225 96

Officers Bonded.		Amount of Compensation Per Annum.	
Secretary .....	\$500 00	Secretary .....	\$60 00
Treasurer .....	1,000 00	Total salaries for the year .....	\$60 00
Total operating expenses for the year ending December 31, 1909....			\$73 60

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	62
Number added during the year.....	14
Total .....	76
Number whose membership has ceased during the year.....	4
Total number of shareholders Dec. 31, 1909.....	72

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	748
Number of shares issued during the year.....	286
Total .....	1,034
Number of shares withdrawn during the year.....	63
Number of shares in force Dec. 31, 1909.....	971

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	195½	74
Number of shares pledged during the year.....	101	22½
Total .....	296½	96½
Number of shares released during the year.....	11½	13½
Present total number of shares pledged....	285	83

## SUPERIOR HOME BUILDING AND LOAN ASSOCIATION,

*Superior, Wisconsin.*

Office at No. 29 Wisconsin Bldg.

Incorporated August, 1890. Authorized Capital, \$1,000,000.

WILLIAM ROYCRAFT.....President | MAX C. ALBENBERG.....Treasurer  
 CHAN SMITH.....Secretary | C. M. WILSON.....Attorney

**DIRECTORS.**

WILLIAM ROYCRAFT, J. H. DARLING, CHAN SMITH.  
 MAX C. ALBENBERG, C. M. WILSON.

**STATEMENT DECEMBER 31, 1909.**

Assets.		Liabilities.	
Loans on real estate.....	\$140 00	Dues on installment stock..	\$4,843 32
Loans on stock.....	763 00	Contingent fund .....	673 30
Real estate .....	4,900 00	Undivided profits .....	350 00
Cash in hands of treasurer	63 62		
Total assets .....	\$5,866 62	Total liabilities .....	\$5,866 62

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
DECEMBER 31, 1909.**

Receipts.		Disbursements.	
Cash at beginning of year..	\$485 68	From withdrawals of stock:	
From dues on installment stock .....	12 00	Dues .....	\$1,778 50
From interest.....	271 28	For taxes.....	93 63
From rents.....	243 50	For insurance.....	65 89
From R. E. loans repaid....	311 86	For salaries.....	240 00
From stock loans repaid....	928 00	For other expenses.....	6 00
From real estate sold on contracts .....	227 08	For repairs and improve- ments .....	225 41
		For sundries.....	6 35
		Cash on hand Dec. 31st....	63 62
Total receipts.....	\$2,479 40	Total disbursements..	\$2,479 40

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$1,000 00	Secretary .....	\$240 00
		Auditing committee.....	8 00
		Total salaries for the year .....	\$248 00
Total operating expenses for the year ending December 31, 1909....			\$248 00

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	23
Number whose membership has ceased during the year.....	4
Total number of shareholders Dec. 31, 1909.....	19

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	252
Number of shares retired during the year.....	69
Number of shares in force Dec. 31, 1909.....	183

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.
Number of shares pledged at beginning of year.....	84½
Number of shares released during the year.....	40
Present total number of shares pledged.....	44½

## WASHBURN LOAN AND BUILDING ASSOCIATION,

*Washburn, Wisconsin.*

Incorporated June 16, 1890. Authorized Capital, \$1,000,000.

D. W. CORNING.....President | B. UNGRODT.....Treasurer  
 L. N. CLAUSEN.....Secretary

## DIRECTORS.

D. W. CORNING,	M. H. SPRAGUE,	JOHN O'SULLIVAN,
B. UNGRODT,	E. C. STEVENS,	JOHN WALSH,
Q. W. FROST,	L. N. CLAUSEN,	GEO. T. FOX,
D. M. MAXCY,	F. A. BELL,	A. I. LIEN.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$60,075 00	Dues on installment stock..	\$57,915 90
Loans on stock.....	2,325 00	Dues paid in advance.....	180 00
Accrued and unpaid interest, \$391.86; premiums, \$274.84; and fines, \$133.36		Contingent fund.....	2,280 10
Real estate.....	800 06	Interest, \$32.28; premiums, \$1.56 .....	33 84
Judgments.....	7,234 68	Undivided profits .....	18,749 40
Taxes advanced.....	5,131 41	Error in repayment of taxes by members.....	1 06
Insurance premiums advanced.....	242 45		
Installments .....	237 36		
Fees .....	688 10		
Cash in hands of secretary.	1 40		
	2,444 84		
Total assets.....	\$79,160 30	Total Liabilities.....	\$79,160 30

 RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING  
 DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$2,674 39	For real estate loans.....	\$12,740 00
From dues on installment stock .....	15,529 80	For loans on stock.....	1,275 00
From interest.....	3,964 65	For withdrawals of stock: Dues, \$2,839.00; profits, \$336.35 .....	3,225 35
From premiums.....	1,370 93	For matured stock: Dues, \$1,165.50; profits, \$684.50..	1,850 00
From fines.....	223 62	For stock retired.....	8,079 60
From fees.....	153 00	For interest on stock retired	3,811 80
From R. E. loans repaid....	7,690 00	For real estate by foreclosure and attorney's fees...	396 30
From rents.....	20 00	For real estate.....	159 80
From stock loans repaid....	745 00	For taxes advanced.....	700 51
From R. E. loans by maturity of stock.....	1,550 00	For insurance premiums advanced .....	146 55
From R. E. loans by foreclosure .....	1,054 41	For salaries.....	524 00
From taxes repaid.....	278 99	For other expenses.....	49 06
From insurance premiums repaid .....	135 66	For taxes on real estate....	115 02
From real estate sold on contracts .....	190 00	For premiums refunded....	32 72
From transfers.....	11 50	For advance payments on stock W. D.....	41 40
		Cash on hand Dec. 31st.....	2,444 84
Total receipts.....	\$35,591 95	Total disbursements..	\$35,591 95

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$1,000 00	Secretary .....	\$500 00
Treasurer .....	2,500 00	Treasurer .....	24 00
		Total salaries for the year .....	\$524 00
Total operating expenses for the year ending December 31, 1909....			\$573 00

**MEMBERSHIP.**

	Holding Installment stock.
Total number of members at beginning of year.....	247
Number added during the year.....	29
Total .....	276
Number whose membership has ceased during the year.....	32
Total number of shareholders Dec. 31, 1909.....	244

**STATEMENT OF SHARES.**

	Installment stock.
Number of shares in force at beginning of year.....	4,247
Number of shares issued during the year.....	772
Total .....	5,019
	Installment stock.
Number of shares withdrawn during the year.....	239
Number of shares retired during the year....	319
Number of shares matured during the year...	37
Number of shares forfeited during the year...	109
	754
Number of shares in force Dec. 31, 1909.....	4,265

**STATEMENT OF PLEDGED SHARES.**

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,251	131
Number of shares pledged during the year.....	204	125
Total .....	1,515	256
Number of shares released during the year.....	184	71
Present total number of shares pledged....	1,331	185



# MARATHON COUNTY BUILDING, LOAN AND INVESTMENT ASSOCIATION,

Wausau, Wisconsin.

Office Clerk Circuit Court Office.

Incorporated Jan. 29, 1902. Authorized Capital, \$2,000,000.

C. B. BIRD.....President | H. G. FLIETH.....Treasurer  
A. A. BOCK.....Secretary | NEAL BROWN.....Attorney

## DIRECTORS.

C. B. BIRD.                      W. R. CHELLIS.                      NATHAN HFINEMANN.  
H. G. FLIETH.                      C. J. ZAHN.                      F. P. STONE.  
HENRY RUDER.                      OSCAR WICK.                      G. D. JONES.  
H. J. PAGENKOPF.                      I. A. LA CERTE.

## STATEMENT DECEMBER 31, 1909.

Assets.		Liabilities.	
Loans on real estate.....	\$122,350 00	Dues on installment stock and dividends.....	\$75,543 22
Loans on stock.....	2,378 65	Paid up stock.....	23,550 00
Taxes advanced.....	702 06	Contingent fund.....	833 73
Cash in hands of treasurer.	38 96	Bills payable.....	17,350 00
		Undivided profits.....	3,132 67
Total assets.....	\$125,469 67	Total liabilities.....	\$125,469 67

## RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1909.

Receipts.		Disbursements.	
Cash at beginning of year..	\$14 18	For real estate loans.....	\$29,898 62
From Dues on installment stock .....	15,736 41	For loans on stock.....	2,210 00
From paid up stock.....	10,000 00	For withdrawals of stock: Dues, \$3,110.13; profits, \$816.25 .....	3,726 38
From interest.....	8,323 95	For matured stock: Dues, \$3,519.07; profits, \$1,040.93. ....	4,600 00
From fines.....	202 64	For paid up stock W. D. or retired.....	6,550 00
From fees.....	8 00	For interest on paid up stock .....	1,311 40
From profits on withdrawals .....	206 14	For bills payable repaid.....	9,295 00
From R. E. loans by maturity of stock.....	2,400 00	For interest on bills payable .....	623 02
From R. E. loans repaid....	8,025 00	For taxes advanced.....	282 06
From taxes repaid.....	18 74	For salaries.....	580 00
From stock loans repaid....	1,361 35	For stationery, postage, printing .....	20 50
From bills payable.....	12,650 00	For bonding officers.....	22 00
From membership fees.....	252 40	For auditing committee....	10 00
		For commissions.....	49 87
		Cash on hand Dec. 31st.....	38 96
Total receipts.....	\$59,198 81	Total disbursements..	\$59,198 81

Officers Bonded.		Amount of Compensation per Annum.	
Secretary .....	\$2,500 00	Secretary .....	\$580 00
Treasurer .....	3,000 00	Auditing committee.....	10 00
		Total salaries for the year .....	\$590 00
Total operating expenses for the year ending December 31, 1909....			\$632 50

## MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	171	42
Number added during the year.....	25	16
Total .....	196	58
Number whose membership has ceased during the year .....	14	4
Total number of shareholders Dec. 31, 1909.	182	54

## STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,071 $\frac{1}{4}$	251
Number of shares issued during the year.....	374	100
Total .....	2,445 $\frac{1}{4}$	351
	Installment.	Paid up.
Number of shares withdrawn during the year .....	134 $\frac{1}{4}$	30 $\frac{1}{2}$
Number of shares matured during the year .....	43	35
	177 $\frac{1}{4}$	65 $\frac{1}{2}$
Number of shares in force Dec. 31, 1909....	2,268	285 $\frac{1}{2}$

## STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	1,030 $\frac{1}{4}$	87
Number of shares pledged during the year.....	835 $\frac{1}{2}$	112
Total .....	1,915 $\frac{3}{4}$	199
Number of shares released during the year.....	81 $\frac{1}{4}$	52
Present total number of shares pledged....	1,834 $\frac{1}{4}$	147











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